

(FILE 'HOME' ENTERED AT 15:55:02 ON 06 JUL 2000)

FILE 'USPATFULL' ENTERED AT 15:55:08 ON 06 JUL 2000

L1 25884 S DENY### OR DENIES OR APPROV?

L2 464314 S RETURN#

L3 111 S L1(5A) L2

L4 308321 S WEB OR WWW OR WORLD WIDE WEB OR INTERNET OR NETWORK

L5 82 S L3 AND L4

*consider all*

Set	Items	Description
S1	0	AU-CLEMONS, ERIN
S2	0	CLEMONS, ?/AU
S3	0	AU=CLEONS, ?
S4	101	AU=CLEMONS, ?
S5	0	PROFITABLE(10A) CUSTOMER? ?
S6	33657	PROFITABLE(10N) CUSTOMER? ?
S7	254116	ADDITIONAL(10N) SERVICE? ?
S8	1668	S7 AND S6
S9	1	S8 AND S4
S10	0	AUTOMATIC?(10A) RETURN
S11	5307	AUTOMATIC?(10N) RETURN
S12	3923120	AUTOMATIC? OR APPROV? OR DENY OR DENIED OR DENYING (10N) RE- TURN
S13	7634687	CUSTOMER? ? OR CONSUMER? ? OR CLIENT? ?(5N) CRITERIA
S14	623	S11(S) S13
S15	315	S11(10N) S13
S16	203	RD (unique items)
S17	2523441	INSTANT? OR AUTOMATIC? OR QUICKL?
S18	2736121	DENY? OR APPROV? OR DENY OR DENYING(5N) RETURN? ?
S19	13199	S17(5N) S18
S20	592	S19(5N) S13
S21	221	S20 AND PY<1998
S22	146	RD (unique items)
S23	12	S20(S) RETURN? ?
S24	1	RD (unique items)
S25	2736121	DENY? OR APPROV? OR DENY OR DENYING
S26	13199	S25(5N) S17
S27	16089527	ARTICLE? ? OR PRODUCT? ? OR ITEM? ? OR PURCHASE? ?
S28	1973563	RETURN? ?
S29	55508	S27(5N) S28
S30	1	S29(5N) S26

considered titles.

considered all

considered in full

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1 Few VARs, dealers or systems integrators that have made the move online and have incorporated Internet technology into their business models can dispute its benefits. Whether the goal is increasing revenue, streamlining business processes or enhancing productivity, the Internet is changing the way resellers operate.

2 For some, the Internet is the ultimate marketing tool-a method of getting messages to thousands of individuals and companies around the globe, and providing easy access to annual reports, press releases, new product demos and E-mail.

3 For others, the Net is something even more sophisticated:electronic commerce-enabled Web sites that include electronic catalogs, online ordering mechanisms and technical-support engines that feed directly into a company's internal financial and manufacturing/distribution systems.

X Vienna, Va.-based BTG Inc., a long-time government VAR, was an early adopter of Internet technology. The company posts its products on electronic catalogs and provides online ordering and customer support via the Net. The VAR also sells Internet products and services, including intrusion detection and firewalls, encryption software and security architectures, as well as Web design services and intranet integration.

"We come to this new phenomenon called Internet with a vast array of people and projects," said Jack Hughes, BTG's chief financial officer. "As a result, we have been able to make a transition from the federal government to the commercial world fairly easily."

BTG's investment in the Internet to date is in excess of "hundreds of thousands of dollars," said the company's vice president, Paul Collins. "We're constantly adding and constantly modifying it, so it's a continual investment," Collins added, noting the VAR has nearly 80 people working on elements of this ongoing project.

"If we didn't have that capability, we would start losing business. We view it as an essential element to stay in business," he said. "We are an early and strong advocate of the capability of [the] Net and expect it to continue to be just as revolutionary as it has been to date."

Corporate reseller Inacom Corp., Omaha, Neb., has been online since 1991, conducting "electronic commerce" before widespread adoption of the term. The company developed a proprietary Windows-based product that included an electronic catalog with information about 40,000 Inacom products and a quotation-configuration and electronic ordering system. More than 900 reseller and end-user customer locations throughout the world are connected to the system, known as Vision 2000.

Through the years, the system has been enhanced to be aligned with customer requirements and needs, but it has always been a high-maintenance software application, requiring nightly downloads and frequent revisions, according to Wynn Obermeyer, director of field services for Inacom's Information Services Division.

Transferring the platform to the Internet will let the company provide the service to its customers without some of the maintenance headaches, he said.

"By moving this platform over to the Internet, we can give our resellers and dealers access to a host of information, and less expensive maintenance," Obermeyer said. "They don't have to worry about getting nightly downloads or how accurate the information is that they're developing quotes on. We can give them the same functionality in the Internet-based system and give them less maintenance expenses, and better and more reliable information."

Inacom expects to have an Internet version of its Vision 2000 system by the end of November.

"All of the software we used was object-based. . . . We really needed a platform and the tools to become available [so we could] move this application logic already developed into an Internet system, and at the same time maintain browser independence," Obermeyer said. "That technology is now available. And working very closely with Microsoft [Corp.], we're developing a very state-of-the-art system that we'll be releasing very shortly that incorporates all of the logic and things we have learned in the last five years with our own proprietary product."

Obermeyer said approximately 90 percent of Inacom's resellers are using the software in some capacity.

The system is configured so resellers can see actual costs and markup margins, whereas the end user or customer does not.

Bringing the system to the Internet enables Inacom to reduce training costs by offering interactive online training-and online support. In addition, migrating to the Internet will enable Inacom to update the system more quickly and seamlessly.

But the Internet is not merely a cost-cutting vehicle for the company. "The system more than anything has driven sales rather than saved on expenses," he said. "We see we are able to capture customer accounts and bring resellers onboard just because we have these tools . . . [and] these electronic commerce capabilities."

Systems integrator Electronic Data Systems Corp., Dallas, is deploying Internet and intranet technology for its customers on the outside, as well as internally (some 35,000 employees worldwide are on the integrator's intranet).

Aside from design and development, EDS has gotten into the business of hosting Web sites. The company hosts and maintains about 100 sites to date and expects that number to grow significantly, according to Dan Lawson, EDS' vice president of marketing for Internet and new media.

"We see it as a foundation for [a] larger business opportunity," Lawson said, regarding the company's Internet strategy. "Over time, we've evolved beyond [providing] brochure content to do some significant things. There's a tremendous level of sophistication that creates compelling business opportunities for companies like EDS."

But not all resellers have the vast resources of an EDS.

Computer Associates International Inc., Islandia, N.Y., is one vendor hoping to make it easier for resellers and dealers to expand their Internet offerings. The company recently launched an Internet business division, called NetHaven, through which VARs can have Web sites designed, deployed, hosted and maintained for their clients without having to focus on the technical implementation or go through the growing pains associated with being an Internet provider. The company hopes this will enable VARs to couple Internet technology with Computer Associates' back-office products to deploy complete electronic-commerce solutions.

"If one of our VARs walks into a CIO and [the CIO] does not have an answer for his Internet strategy, it puts that VAR behind the eight ball in giving him a solution. [The Web is] moving beyond 'brochureware' to real commerce. The person [VARs are] shifting their attention to is the CFO," said Steve Mann, Computer Associates' director of product strategy for NetHaven.

VAR John Zetrouer, owner of Cerritos, Calif.-based Kom & Associates, added, "The VAR doesn't have to get heavily into the technical aspect, but it still allows us to make money by handling the transaction."

There are different levels of participation, from the client that just wants to post a Web page or an E-mail address, to one that wants to initiate electronic commerce, Zetrouer noted.

Zetrouer is setting up a separate company for Internet services, called A to Z Internet Marketing. He expects the new venture to bring in revenue of about \$1 million a year.

Kom & Associates generates about \$4 million in sales annually and is growing at about 48 percent a year, according to Zetrouer.

Until now, Zetrouer's own experience with the Internet has been somewhat bumpy. While the company has several Web pages, all are "quiet and hidden," he said. The VAR had offered technical support through its Web page, but when people from around the globe started knocking at this electronic doorway-people who were not likely to be Kom & Associates' customers-the company stopped offering the service.

Looking ahead, Zetrouer hopes to use the Internet to download products instead of having to buy in-store inventory-using the vendor or distributor as the fulfillment house-and to complete the orders electronically.

"Right now we can do that through E-mail, but there is no accounting that goes with it," he said. "We're all in a big blender right now. Someone's shaking us all up and finding the right way to approach it."

JACQUELINE HENRY is a freelance writer based in New York.

Related Article: [Tips For Resellers Of All Sizes](#)

- **VARs:** Building an Internet presence could be the key for those companies looking to expand from a vertical-market focus into additional horizontal or commercial activities.

- **Systems Integrators:** Larger players with extensive development resources and server capacity are building new services around designing and hosting Web sites for customers.

- **Corporate Resellers:** The Internet could become a cost-effective vehicle for reaching a reseller or dealer network, as well as a new method for providing timely technical support.

- **Dealers:** Large software developers including Computer Associates are working with smaller resellers to help them build Web resources, as well as new business offerings.

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"[The Internet let us] transition from the federal government to the commercial world."

- **VAR** Jack Hughes, BTG

"By moving . . . to the Internet, we can give our resellers and dealers access to a host of information."

- **Corporate Reseller** Wynn Obermeyer, Inacom

"There is a tremendous opportunity to not just find new markets but to create new markets for products and services."

- **Systems Integrator** Dan Lawson, EDS

"We're all in a big blender right now. Someone's shaking us all up and finding the right way to approach it."

- **VAR** John Zetrouer, Kom & Associates

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Segmentation, differentiation, and flexible pricing: Experiences with information technology and segment-tailored strategies

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**ABSTRACT:** Information technology (IT) radically changes the cost of capturing, storing, and analyzing information, dramatically changing the value of the historical data represented by a firm's detailed transaction records of customer interactions. Using information systems to their full potential in developing flexible pricing strategies and tailored offerings for individual customers will become increasingly crucial in industries with heterogeneous customers and with costs that vary widely across customers to provide services that are accurately targeted at the needs of specific customer segments. Firms prevented from accurate microsegmentation by an outmoded information infrastructure will be vulnerable to newer and more nimble competitors. Recent experience suggests that IT may enable firms to select from more finely tuned strategic options and it may require them to implement multiple strategies simultaneously.

**TEXT:** MANY ESTABLISHED FIRMS, EVEN THOSE THAT ENJOY superior average cost structures, are seeing the loss of valued customers to aggressive and more flexible new entrants. In recent years, new credit card products, securities trading systems, and telecommunications alternatives have captured market share from established players. Although the cost of acquiring a new customer is estimated to be five times that of retaining an existing relationship, firms are often ill-equipped to respond to "cream-skimming" and to defend their customer base. Recent spectacular reductions in the cost of technology for transmission, storage, and analysis of information will have dramatic impacts on marketing of a wide range of goods and services, in a wide variety of industries. With the current cost structure for information technology (IT), it is now reasonable for vendors of financial services and household consumer products to track purchases and activities of individual customers carefully and in detail. Previously, this was cost-justified only for extremely high-value purchases (purchases of billion-dollar nuclear power plants, for example, or hundred-million-dollar fleets of electric locomotives). Although customer-level data is increasingly captured and accessible, few firms have experience, or a strategy for using it. The research reported here involved the analysis of competition from emerging service offerings from travel agencies, airlines, stock exchanges, securities firms, an insurance company, retailers, hotel chains, and manufacturers of consumer packaged goods. After completing individual case studies, we worked with industry participants to identify trends in the use of information to assess and improve their relationships with their customers. The dramatic changes we observed in all industries had elements in common.

Information technology changes both the cost and the value of capturing marketing information from individual customer transactions, and of

maintaining and working with historical databases built from these transactions. Firms can begin to know their customers, not solely by what they say on customer satisfaction surveys or during marketing research interviews, or by what is inferred from their psychographics and demographics, but from what they actually buy from us, and when, and how they pay for it. Firms can identify profitable customers, and can woo them and win more of their business; equally important, they can defend their business from the advances of competitors. In addition, firms can know which active customers are unprofitable and cost money to serve; thus, in addition to knowing whom to woo, and whom to defend, firms can also know whose business to downsize, or to reprice.

Detailed transaction information costs little to capture, little to store, and almost nothing to analyze. Record keeping, analyses, and customized sales profiles that used to be feasible only for buyers of high-ticket items can now be performed to target individual households as purchasers of fabric softener or detergent [2]. Defending an existing customer now becomes even easier and even more cost-effective, which should increase the difficulty and expense of competitors' capturing valued customers. This paper analyzes the IT applications that enable data-driven customer segmentation and the associated strategies.

#### Two Examples of Data-Driven Customer Segmentation

Bank credit cards and residential long-distance service provide useful examples. Card issuers can exploit detailed account data to retain choice customers and prevent an entrant from capturing all but the risky and least profitable customers, a form of "winner's curse." (1) AT&T, as the dominant long distance provider to households, can offer highly tailored programs based on customers' usage. Other carriers such as MCI must rely on simple, generic programs that cannot be as accurately directed at the prospects whose behavior indicates they will be receptive.

##### Bank Cards

For a variety of reasons, most banks' credit card operations are only marginally profitable, despite interest rates sometimes 15 percentage points above the banks' cost of short-term funds. Many major banks, like CitiBank, estimate that their annual profit from each account averages about \$12 to \$15, roughly the same as the average annual fee. The reasons for this lack of profitability are complex, but two factors are especially important:

- \* Many accounts pay off their balances in full each month, and thus the bank earns nothing for providing the account with short-term "float"
- \* Bad debts on "deadbeat" accounts generate significant losses, which must be covered through greater earnings on the remaining accounts.

In the 1980s many banks tried to achieve economies of scale for their credit card operations with national mass mailings. While this effectively grew the size of their credit card portfolios, it did so with little control over the quality of these portfolios.

Many banks' default rates rose well above the industry average, which peaked at about 5 percent in 1991 [11]. If banks could successfully target their credit card operations, capturing customers who could be expected to make substantial interest payments and to avoid default, their profitability would be significantly improved; in fact, it should be possible to achieve profitability with these customers even in the absence of annual fees.

Signet Bank, a major issuer of MasterCard and Visa, has been attempting to target profitable customers and to win them away from their current card issuers, which are among Signet's major competitors. However, it has been necessary for Signet to use predictive models to guess whom to target as profitable customers, while their current issuers should know whom to

defend. As noted above, attractive targets for credit card issuers are high-income, low-risk revolvers.(2) For example, a junior high school principal married to a tenured high school biology teacher would be especially attractive; the couple would have assured annual income and would represent very low credit risk. However, the couple would have little or no summer income, and during the summer months would be expected to have high outstanding balances on their credit cards, and to make minimum payments against these balances. The credit card issuers would cheerfully fund these balances, providing low-risk short-term consumer credit at about 1,000 to 1,500 basis points above their own short-term cost of capital. Indeed, some issuers, like Primerica Bank, have specifically targeted teachers, offering cards with low interest rates and no annual fee, and sometimes assuring in promotional mailings that these targeted customers will be allowed to skip monthly payments entirely during the summer if they so choose; finance charges, of course, would continue to accrue. Similarly, Bank of New York offered a low-rate card with no grace period, specifically to attract revolvers [12].

New entrants such as Signet use models to target profitable customers throughout the United States and to win them away from their current issuers by offering an attractive APR and low annual fees. However, these customers' current card issuers' MasterCard and Visa operations have years of history on their customers, which should be significant in their competition with Signet when they attempt to retain profitable credit card accounts. At present, Signet is successfully capturing profitable accounts away from major competitors using their targeting models.(3) We believe that it should never be possible for the attacker to outperform the defender in such circumstances: the attacker's models should never be as accurate as the defender's data-driven targeting, allowing pricing, promotions, and special offers that are better tailored to the customers' preferences and cost of service.(4) A firm that bids for business without using available information will find itself subject to winner's curse. If a card issuer is using its data as effectively as possible, and is pricing its services as intelligently as possible, then it should not be possible for Signet to win a credit card customer away from this issuer, unless Signet is offering too low a rate, or too low an annual fee.

#### Telecommunications

The current high degree of competition in the market for long distance telephone service offers another powerful example of the use of data in effectively targeting existing customers: To capture existing customers from AT&T, MCI needs promotional programs that are simple enough to explain in 30- or 60-second television spots, while AT&T can target very complex plans tailored specifically to their customer needs, based on their knowledge of these needs.

MCI is effectively using "Friends and Family" and a few variants that offer the most cost-effective way to reach the 85 percent that AT&T still retains of the residential market for long distance telephone service. New entrants' programs are simple and easy to describe. It is not practical for MCI to try to design more complex programs and then to market them to AT&T's existing customer base. Customers do not have the patience to allow a cold-calling sales representative to describe dozens of programs, ask for information on the household's domestic and international calling patterns, including traffic volume and hours at which calls are made, and then to work together to pick the appropriate program. Instead, an entrant must rely on broadcast marketing, which distributes sales and product information widely, but not precisely.

In contrast, AT&T has access to enormously detailed information on its current customers' calling patterns, and can design very complex programs, tailored to the specific needs of individual households, and based on their detailed knowledge of these needs. AT&T apparently has countless programs for households with extensive calling after peak business hours or during

business hours, concentrated in one state or region or throughout the United States, to one foreign country, or throughout the world; they offer a similar range of programs for small businesses. AT&T can use their historical customer information to select the specific programs most suitable for an individual, household, or small business. They can call or mail the description of the best program for the customer, and can successfully market the program with a short interaction with the customer. Of course, this does not imply that the attacker--MCI or Sprint--could not design comparable programs to maintain and defend their own established customer base; it merely suggests that without the historical data on the service needs of AT&T's customers it is very difficult for MCI or Sprint to know how to target these customers and win them away from AT&T's long distance service.

In both examples we have seen that detailed transaction data can enable service providers to retain their most profitable accounts and thus to maintain or improve profitability, while offering these customers better service and at a better price. Use of such data should always allow a flexible defender to outperform an attacker, because the attacker's predictive models and broadly targeted offerings should never be as accurate as the defender's data-driven analyses.

#### Segmentation, Differentiation, and Flexible Pricing

Data-driven analyses enable three powerful defensive techniques to be applied: segmentation of customers, differentiation of service offerings, and flexible pricing.

- \* Segmentation is the use of internal historical transaction data, perhaps augmented with relevant externally provided customer information, to identify different groups of customers, with different needs and different costs of service.
- \* Segmentation enables differentiation, the flexibility to offer a range of products or services to meet the needs of different customers.
- \* Segmentation also enables flexible pricing, charging different customers different prices, reflecting value that the customer perceives and the cost of actually providing necessary services.

#### Strategic Implications

Early academic research on the strategic and competitive implications of information technology [e.g., 4, 14, 15] either implicitly or explicitly used a framework recommending that firms adopt a single, simple generic strategy from a small set (cost leadership, differentiation, or niche). Our more recent experience, in a wide variety of industries, suggests that this reliance on a single focused strategy may in many instances no longer be tenable:

- \* IT enables or facilitates the creation of alternative products and services. Communications technology makes possible real-time dissemination of accurate pricing information and rapid routing of customer orders, enabling creation of electronic off-exchange alternatives to the New York and London Stock Exchanges. Similarly, the ease of network interconnection makes possible competition among long distance carriers, while new wireless communications technologies are enabling competition for local telephone service. Customers have more choices.
- \* IT makes it possible to maintain detailed and accurate information about customers' preferences and about the costs of servicing different groups of customers. Now that customers have more choices, it is important for a firm to know what customers want and the costs of providing this to them. Firms that cannot do this will find that competitors successfully target their most attractive and most profitable customers.

As we will explore in more detail, these two changes imply a fundamental change, even a painful change, in corporate strategy.

## Structure of this Paper

The next section illustrates the need for flexible pricing, and describes how companies can experience catastrophic, accelerating, and self-reinforcing loss of market share in the absence of flexible pricing strategies. The third section illustrates how information technology can be used to support market micro-segmentation. The fourth section describes the trade-offs consumers make between quality and price, introduces the concept of the generic consumption efficient frontier, and relates this to the selection of a portfolio of microstrategies driven by microsegmentation. The fifth section goes on to show the dangers of ignoring opportunities for flexible pricing and microsegmentation, which we describe as "the risk of falling in love with an existing strategy." The next section summarizes managerial implications, and the final section introduces our ongoing research into the regulatory implications of this work.

## Flexible Pricing and Death Spiral

### Akerlof and the Market for Lemons

IN A CLASSIC PAPER ON INFORMATION ASYMMETRY and market collapse, Akerlof uses a highly stylized description of the used-car market to describe a more general phenomenon [1]. The buyer of a used car is able to observe only the range of values for cars of the specific model and year and condition; the seller almost always has a great deal of additional information about the individual car's service history, and about any maintenance problems or other difficulties. This information asymmetry enables adverse self-selection:

\* The buyer, unable to judge the true value of the car, is often willing to offer only something close to the average value of all cars.

\* The seller, knowing that the car is worth more than the average, is likely to withhold his vehicle from the market. The buyer population will quickly observe that the best cars are being withheld, and adjust their estimates of the value of cars that come to market.

Akerlof develops a simple model in which the buyer receives value (marginal utility) from a used car equal to  $1.5x$ , where  $x$  is the car's quality; the marginal utility for the seller is  $x$ . This difference between buyer's and seller's utility produces potential gains from trade. Akerlof assumes the quality of used cars is uniformly distributed from 0 to 2; he assumes that the distribution is known to both, but that the value of a specific car is known only to the seller. At any market price,  $p$ , between 0 and 2, there should be car owners willing to sell at a price that buyers are willing to pay, and yet Akerlof demonstrates that the market rapidly collapses so that no sales can occur:

\* Since buyers cannot know the value of a car they are considering, they can base their offering price only on average quality; thus, they are willing to pay  $(1.5-2.0)/2$ .

\* Sellers know that they will receive no more than 1.5 for their car, so any car worth more will be withheld from the market.

\* Buyers, of course, understand this and alter their expectation of average quality. They assume now that it is from a uniform distribution between 0 and 1.5, and are willing to pay no more than  $1.5-1.5)/2$ , or 1.125.

As sellers withhold cars worth more than the buyers' expectation of average quality, and as buyers' expectations of average quality are revised downward to reflect additional withholding of higher-quality cars, all cars are withheld and the market collapses. This is a clear example of positive feedback: As the market for used cars becomes worse from the buyer's

perspective, the buyer takes actions that make it worse from the seller's perspective. The seller takes actions that in turn make it still worse for buyers, and the buyer then makes it still worse for sellers. The process ultimately leads to market collapse as the offering price converges to the lower limit (zero, in Akerlof's example), and any cars with residual value only among cars that are least attractive, or from no cars at all. In other instances, when customers can self-select out of a market or use an alternative provider, we term this form of collapse death spiral. We will find the concept of positive feedback, collapse, and death spiral widely applicable in describing attack on a dominant provider in a wide range of industries.

Death spiral can arise in different ways, which we will relate to Akerlof's market collapse. Some highly successful firms have for historical reasons only been able to offer their products or services to all customers at a uniform price, reflecting their average costs of servicing all customers. These firms may not have known which of their customers are more expensive for them to serve and thus are less profitable, and which customers were less expensive; alternatively, in the absence of serious competition, they may not have needed to act on this information. However, customers increasingly are able to choose among a variety of competitive alternatives, often enabled by information technology.

Customers whose limited requirements have made them most profitable for established service providers are more and more likely to direct themselves to new competitors who have targeted their needs. This can have a parallel effect to that in Akerlof's used-car market: the customer who enjoys knowledge of the cost of his or her requirements, and the seller or service provider who is disadvantaged by information asymmetry. The result of the seller's average cost pricing strategy can lead to death spiral in the presence of more agile competitors. The new competitor can opportunistically cream-skim, offering lower-cost services the original competitors' least costly-to-serve and most profitable customers. This leaves the original service provider with primarily those customers that require more expensive services. Under average cost pricing, the original player will be forced to raise the price charged to all remaining customers. This, of course, makes yet another segment of customers attractive targets for opportunistic competitors, and these customers also will be offered new services at better prices. Ultimately, the original dominant player may be left with substantially reduced market share and damaged profitability. We will show that such competitive cream-skimming can lead to similarly unattractive conditions, as a firm may be left with only the customers it does not want, or that it cannot serve profitably at its current prices.

#### AT&T versus MCI: Competition in Long Distance Telecommunications

The early competition between AT&T and MCI provides an example of competitive cream-skimming and positive feedback, which could have led to ultimate collapse. The cost of providing telephone service was inversely related to population density. While the cost of connecting rural areas to the network is considerable, the cost of connecting telephone central offices in urban and suburban areas is quite low. The region that is now part of Bell Atlantic territory has the lowest average costs in the United States. In contrast, the costs of providing local telephone service and interoffice switching in the Rocky Mountain states is quite high. AT&T historically followed an inflexible pricing strategy, aimed at supporting universal telephone service. Pricing was based on average costs of service: in some regions of the United States (urban areas on both coasts and in the Midwest), long distance service was offered at prices substantially above the actual cost, allowing AT&T to subsidize long distance service in other regions of the country, especially rural areas. Moreover, AT&T also explicitly followed a policy of cross-subsidizing household service, especially in rural areas like Vermont and Montana, by charging in excess of costs for long distance along the Atlantic seaboard or within

MCI seized this competitive opportunity and began selectively cream-skimming. The company began modestly, initially offering microwave service between only two points, Chicago and St. Louis. This was only point-to-point service, without expensive switching gear; local connection to the home was piggy-backed on AT&T's network. MCI did not subsidize AT&T's local household service, although it benefited from it, and it did not compete for, or subsidize, routes where providing AT&T's long distance service was most expensive. That is, MCI priced its service on its Chicago to St. Louis route in a manner that was simply and directly related to its actual cost of servicing the route, while AT&T's prices for the route were related to its average cost of service, over different routes, in different regions, and even different lines of business.

Naturally, AT&T lost business to this new, low-price competitor. Unfortunately, as most of AT&T's costs were fixed, resulting from investment in systems, and in physical plant with service lifetime measured in decades, these costs did not decrease along with AT&T's drop in traffic and drop in revenue. As revenues decreased and costs remained constant, one response was to consider rate increases. Unfortunately, this would open a window for MCI to attack more customers, which in turn would result in more loss of revenues and the desire to increase rates further, creating still more opportunity for MCI and still more loss of market share for AT&T. This is an example of positive feedback, like the market described by Akerlof. In the presence of a competing alternative, if the seller persists in offering services based upon average cost, the most attractive buyers withhold purchases because alternatives are available, and the seller's average costs deteriorate. As a result, death spiral and withdrawal from the market appear inevitable.

It is interesting to note that for this strategy to succeed, it is not necessary that MCI be the low-cost provider, even on the routes it is attacking. It is merely necessary that inflexible pricing strategies by AT&T enable MCI to be the low-price provider on the routes that it chooses to attack. This, of course, occurs when MCI attacks those routes where AT&T's prices, based on average cost, exceed the low cost of providing service. MCI chooses to attack only those routes that AT&T priced well above true cost; likewise, MCI initially avoided those routes that AT&T was effectively subsidizing. Thus, MCI attacked only the most profitable segments of AT&T's share of the long distance market. Naturally, AT&T could continue to be the low-price provider on the routes that are expensive to service, and could retain these routes; this was not sufficient to retain profitability, even as AT&T remained the true low-cost producer of telecommunications services. The only feasible strategy for AT&T was to move toward a level playing field, to begin to eliminate subsidies across lines of business, and to move away from bundled average cost pricing; AT&T's response was to spin off the regulated lines of business, and to compete in the long distance market with all of the flexibility and agility that MCI or Sprint were allowed to bring to bear.

Like Akerlof's used-car market, this is a simple and highly stylized model of positive feedback and death spiral. In this instance, however, it is not necessary that AT&T be the victim of an information asymmetry; indeed, AT&T almost certainly knew more than MCI about customers and local costs. Rather, it was merely necessary that a combination of regulatory regime, corporate culture, and management policy result in AT&T's inability to adopt flexible pricing in place of average cost pricing. As we shall continue to explore, falling in love with an inflexible pricing strategy during changing market conditions, or having your regulators hold you to such a strategy, can result in loss of market share, death spiral, and market withdrawal. In the examples that follow, we shall find that both these concepts--collapse due to information asymmetry, and collapse due to inflexible pricing--offer especially powerful explanations.

### Microsegmentation in the Hospitality Industry

In HOTEL OPERATIONS, AS IN MUCH OF THE SERVICE SECTOR, there is a pressing need for customer segmentation, since a small percentage of travelers account for a high percentage of room nights and of revenue, and contribute disproportionately to profitability. The industry has responded by creating customer databases, built on frequent guest programs that resemble airline frequent flyer programs; however, since hotel chains differ from one another far more substantially than do airlines, in cost, in service, and in amenities, there is far greater opportunity for differentiation through these programs. Thus, the hospitality industry exhibits different frequent guest programs, with varying degrees of effectiveness.

The Inter-Continental Hotel chain offers striking examples of superior customer service in a premier hotel chain. We believe that the chain's Six Continents Club and Six Continents Executive Club are among the most attractive in the industry. Rosalyn Everard, Guest Relations Manager at the Inter-Continental flagship hotel on Hyde Park Corner in London, is able to offer frequent visitors to the hotel an unprecedented degree of personal service, or to treat each frequent guest in essence as a market segment of size one. "Retention marketing" programs, which profile repeat customers and tailor services accordingly, strengthen the hotel's position.

\* Frequent guests can be upgraded suites, where possible with the same floor plan from visit to visit, to enable the guest to feel as comfortable as possible.

\* Guests who travel with a child can receive additional child-oriented service. If a frequent guest orders from the room-service children's menu, then there is obviously a child along; after one or two visits, the hotel begins to stock rooms with boxes of five-inch gingerbread teddy bear cookies.

\* Over time, the fruit bowls in each room seem to be self-optimizing: some guests enjoy papaya, mango, and kiwi, while others appear unwilling to deal with their peels during hotel stays; after a few days the fruit bowls in the rooms of frequent visitors reflect their preferences.

\* We were able to speak with one guest who told of leaving his room in a great hurry after completing a keynote luncheon address. He packed his bags quickly but did not bother to discard the papers on the desk: when he checked back in to the hotel several weeks later, his papers had been saved, and had been spread out on the desk in his new room largely as he had left them. He assured us that his friends in the travel industry keep describing wonderful new London hotels to him, but that he simply cannot imagine staying anywhere else.

\* The group is able to transfer its experience among hotels in the chain: frequent visitors to the London Inter-Continental are upgraded to suites in New York starting with their first visit, and Brad Jencks, manager of the chain's Maui property, tries to assure that frequent guests receive a Christmas gift if they are staying in his hotel over the holidays.

These programs allow the chain to develop a high sense of customer loyalty, and to retain business. Clearly, motivated and highly trained staff like Rosalyn Everard and Brad Jencks play critical roles in making the program work, in putting a human face on what otherwise would be a computer-driven exercise in record keeping. And, just as clearly, information technology plays a critical role. Without computers, it would be prohibitively expensive to keep the records needed to determine which guests were frequent visitors, to determine which of these were profitable frequent visitors, to share this information among hotels in the chain, and to alert hotel managers when one of these guests makes a reservation or is due to arrive at the hotel.

It is still essential to determine whether this degree of segmentation and service is a good strategy. That is, it is essential to determine if this contributes to profitability. Deighton et al. [10] argue that it is possible to compute the lifetime value (LTV) of an "addressable customer," on whom the firm has transaction information. Using individual customer profiles, a firm can increase its probability of selling after-sales services and future product enhancements. Anecdotal evidence also suggests that microsegmentation is increasingly applied. We were told of a guest who was upgraded to a suite during a conference at the midtown Marriott Marquis in New York City and who made enormous use of his dining room, racking up substantial room-service charges on several occasions. During his next visit to the hotel, during a weekend of very low occupancy, he was offered his choice of a deluxe room for \$129 or a suite with a dining room for \$79.95: obviously, the hotel staff believed that it was profitable to give such guests every encouragement to use room service.

In addition to its use in targeting appropriate customer segments, information technology can be used to design and implement special programs for these segments. The Sheraton hotel chain operates four properties on Waikiki, including two traditional, grand properties, the Moana and the Royal Hawaiian. The simultaneous economic downturns in California and Japan in the early 1990s hammered occupancy rates and the profitability of most Hawaiian hotels. The Sheraton has successfully kept both occupancy rates and the profitability above average for Waikiki by designing programs that appeal to increasingly value-conscious consumers while simultaneously allowing the chain to extract more economic value from each guest's stay.

One planned program was designed for young Japanese tourists. Today's visitors from Tokyo are likely to be more sophisticated than previous tourists, and more likely to be traveling independently. These are not groups of several dozen middle-aged people following a Japanese-speaking tour guide with a small flag from hotel to bus to restaurant; increasingly, they are small groups of friends. Sheraton has therefore designed programs to target groups of three young men or young women who are traveling together as friends. (5) The programs involve:

- \* Rooms designed for triple occupancy (three single beds, rather than two beds or a king-sized bed) to make sleeping arrangements more comfortable.
- \* Hotel pricing so that the rooms are more attractive to guests than standard double-occupancy rates, while maintaining a nearly equivalent level of comfort.
- \* Keeping as much of the guests' restaurant spending as possible within the chain of four properties. Sheraton has implemented special incentive programs, and has studied others such as a 33 percent discount when all three roommates eat together at any of the four hotels and charge the meal to their room. The discount is handled by the hotels' common billing system, and does not require coupons or awkward bilingual negotiations with restaurant staff. The hotels offer a wide range of restaurants spanning multiple levels of formality and price ranges, with different moods and different cuisine. There is a substantial opportunity to recapture restaurant sales that would otherwise have gone to restaurants outside the chain.

It seems clear that these programs, and others designed for special customer segments, can be attractive to guests while they maintain hotel profitability. In particular, Sheraton relies on the existing relationship with the guest to gain additional revenue.

#### The Efficient Consumption Frontier and Market Microsegmentation

THE MOST POPULAR, AND WIDELY REFERENCED WORK on competitive strategy is no doubt Michael Porter's Competitive Strategy [16]. Porter suggests that there are four generic competitive strategies:

1. A broad, mass-market strategy based on cost leadership;
2. A broad mass-market strategy based on differentiation, through superior value added;
3. A focused or niche strategy aimed exclusively at the most cost-sensitive market segment; and
4. A focused or niche strategy directed at the most quality-driven and value-seeking customers.

This is then hedged with the usual caveats, reminding cost leaders that they cannot fall too far behind on quality, and reminding differentiation-based competitors that they must remain sufficiently competitive on cost. The most powerful warning, however, is reserved for firms "stuck in the middle," focusing neither solely on cost leadership nor solely on differentiation. Porter warns ([16], pp. 41-42):

The firm stuck in the middle is almost guaranteed low profitability. It either loses the high-volume customers who demand low prices or must bid away its profits to get this business away from low-cost firms. Yet it also loses high-margin businesses--the cream--to firms who are focused on high-margin targets or have achieved differentiation overall.

We believe, rather, that there is a whole continuum of potentially effective strategies, arranged on an efficient consumption frontier. That is, consumers explicitly trade off their satisfaction with quality, broadly construed (what economists call the product or service's hedonic attribute bundle) with their satisfaction with the product's price (price satisfaction generally is inversely related product price). The precise shape of the curve is largely determined by available technology, but almost universally the curve is downward-sloping and concave: quality and cost are inversely related, and the last incremental increase in quality or the last incremental decrease in cost are extremely difficult to achieve. This is illustrated in figure 1. (Figure 1 omitted)

The caveats that cost leaders must remain competitive on quality and that quality leaders must remain competitive on cost can now be seen simply as reminders that no firm can safely pursue a strategy that is too far off the consumers' efficient frontier. More interestingly, with an entire frontier from which to select, the firm is not restricted to one of four generic strategies. Rather, the firm can select whatever strategy on the frontier is best suited to its strengths and weaknesses, the quality of its product or service and its cost of operations, and its perception of customers' trade-offs between cost and quality. That is, selection of a specific strategy can be finely tuned, based on the firm's capabilities and on customers' preferences.

In an era of heterogeneous customers and ready substitutes and alternatives, we find Porter's warning about avoiding being "stuck in the middle" and avoiding "a mixed strategy" disturbing. In fact, AT&T's experience competing with MCI and Sprint, Signet Bank's experience capturing attractive customers from its competitors, and the Inter-Continental Hotel chain's experience all suggest that sometimes it is not only proper but necessary to be "stuck in the middle" with a mixed strategy. More precisely, the experience of these firms suggests that it is essential to be able to pursue multiple microstrategies simultaneously, for different market microsegments. As we shall demonstrate in the next two sections, in many industries it is increasingly important to be able to appeal to multiple customer segments simultaneously--that is, to occupy multiple points on the efficient consumption frontier simultaneously. This is especially true in those industries that exhibit strong economies of scale or participation externalities.

Unfortunately, using information to pursue multiple strategies

simultaneously may be more difficult than it appears. Previously dominant American air carriers--American Airlines and United Airlines--are facing strong competition from new upstart carriers. These new entrants have moved to a lower point on the consumption-efficient frontier:

\* They offer less service. In particular, they frequently do not offer meal service or interline baggage handling. Sometimes they offer no luggage service at all for checked luggage. This saves the airlines the direct costs of meals and baggage handling, but also the indirect costs and overheads of administering these services.

\* Customers use the new carriers principally for short, point-to-point service.

That is, they skim cream, and service only heavily trafficked routes; they do not need "hub and spoke" service to keep their planes filled on lower-traffic routes since they do not service these routes. They are thus able to avoid the costs associated with "hub and spoke" service, such as high numbers of gates and high-volume interflight baggage handling during times of peak service, followed by long periods in which these expensive resources are idle.

It has been extremely difficult for American and United to respond, to move "down market" along with their customers. Corporate culture, brand image, and fixed investment in resources make this transition extremely difficult. Currently, the new entrants to the airline industry are growing more rapidly and are outperforming the established players with higher-cost structures, as Table 1 indicates. (Table 1 omitted)

Deregulation of air travel in the United States created a discontinuity in the marketplace for corporate travel services, rendering the existing strategies of international giants like American Express no longer ideally suited to all customer segments. American Express appears to have initially been in love with its existing lines of business, and unable to see the opportunities that had been created for servicing major corporate accounts. This allowed Hal Rosenbluth, of Rosenbluth Travel, to target the corporate travel business, for several years almost without competition. Rosenbluth's phenomenal success, and the need of American Express to take extraordinary actions to catch up in the market for corporate travel services, has been repeatedly documented.

This suggests that even the most successful firms cannot afford to fall in love with their successful strategies; commitment to an existing strategy is especially tempting, and it is especially difficult to avoid becoming wedded to such strategy when it has been extraordinarily successful for many years. In other words, "You can't fall in love with your selected point on the efficient frontier, no matter how well it has served you in the past."

#### The Disadvantages of Single-Point, "One Size Fits All" Strategies

STOCK EXCHANGES WERE ONCE INSULATED CARTELS with entry limited by membership restrictions, and price competition restrained by high, fixed commissions. Time-zone differences and incomplete information away from the market also provided a geographic monopoly. Investors seeking to trade their portfolios had no alternative to the established exchanges. Today, the broad dissemination of market information and networks to connect trading terminals have enabled competing off-exchange trading alternatives in the United States. In addition, overseas stock markets have crosslisted the shares of major U.S. companies. Exchanges succeed by providing a market mechanism, rules and regulations, and trading systems that attract order flow and liquidity to their markets. These in turn reduce investors' transaction costs and attract additional trading volume, thus creating a virtuous circle of improved liquidity and increased trading volume [7]. The trader's adage is "order flow attracts order flow." The experience of the

New York Stock Exchange in recent years illustrates that offering only a single trading service can lead to erosion of market share and the loss of the most attractive customer segment [19].

In the financial economics literature, a distinction is drawn between "informed" traders and "informationless" or "liquidity" traders. The informed trader conducts active and often highly sophisticated quantitative research on securities' prices, and trades in hopes of finding temporarily under- or overpriced securities. Informed traders need to execute their trades in a short time horizon (before the information becomes "discounted" or reflected in the market price). Informed traders are not readily distinguishable by their observable activities, and naturally want to conduct their buying and selling without revealing their information. In contrast, informationless traders buy and sell in order to raise cash or invest new funds, or to rebalance their portfolio. Many investors today seek to match a market portfolio such as the S&P500, and are not actively picking individual stocks. These passive investors have some discretion over the timing of their trading since they are not seeking to exploit a information advantage. In addition, passive investors need the lowest possible dealing costs to avoid paying fees that lead to underperformance relative to the selected index.

On the NYSE floor, the specialist and other floor traders seek to earn a "jobber's turn" by buying from investors at the bid price and selling at the slightly higher offer price. In spite of this "bid-offer spread," specialists incur losses from dealing with information-based traders. They are compensated, however, through their trading with liquidity traders, who are unlikely to sell something just before it goes down, and are certainly not going to sell something simply because it is going to go down. Ideally, earning the spread on trades with liquidity traders more than covers losses on the information-based trades, allowing the specialist or floor trader to make a profit.

Beginning with the introduction of The Crossing Network in 1986, a number of alternative trading systems have targeted the "informationless" segment of the institutional investor customer base. The Crossing Network, the Arizona Stock Exchange, and Portfolio System for Institutional Trading (POSIT) offer informationless traders the ability to "match" buy and sell orders at fixed times during the day at commission costs of one to two cents a share, compared to six to ten cents a share for floor executions. The new systems offer a fundamentally different trading mechanism that reduces investors' commissions and spread trading costs. They have successfully attracted order flow away from The New York Stock Exchange (NYSE), and account for about 5 to 10 percent of the trading volume in NYSE listed shares. When a buy and sell order match in a crossing system, the price is the midpoint of the bid and offer quotes at the time. This eliminates the spread paid when a investor sells at the lower bid quote and buys at the slightly higher offer price. Investors using these off-exchange trading systems must have patient trading demands and accept that some of their orders may not execute if no counterparty orders are entered. The "fill rate," or percentage of submitted order volume that executes, is estimated to vary from 3 to 20 percent for the crossing networks.

The NYSE's response to off-exchange trading alternatives has been to argue the merits of their continuous trading market, to defend and preserve its current operations, and to seek regulatory sanctions against the low-cost trading alternatives. The NYSE market provides an undeniably high-quality trading service for those investors seeking immediate execution of their orders and willing to pay a cost for use of the trading mechanism. The fill rates, or the percentage of orders that execute, are nearly 100 percent for market orders sent to the NYSE, and about 50 percent for limit orders.(6) However, this undeniably premium service accounts for virtually all of the NYSE's turnover.

Unfortunately this "one size fits all" approach can potentially threaten

the existence of an exchange when its most profitable investors, liquidity traders, can find an alternative trading venue. While the customer knows the reason for the trade, whether it is based on the need for cash to make tuition payments, the need for a fund manager to invest annuity investments of a retirement product, the specialist and floor traders do not know it. A floor trader from an NYSE member firm, burned on a position taken that morning by a junior colleague, described the information asymmetry and the risk of trading against impatient investors by saying, "Any time someone offers you two points below the close because he desperately wants to deal before the open, you probably want to hang up and go back to bed."

The information asymmetry, combined with self-selection, can lead to an Akerlof-type market collapse. In the case of the NYSE, the self-selection of liquidity traders to POSIT leaves the NYSE floor traders with those customers trying to beat a news announcement, or to get their trades to execute before an arbitrage window vanishes. They simply cannot risk using a system with 5 percent fill rates. The traders who use POSIT do indeed all want to belong to the same club. POSIT offers them demonstrably superior pricing with four cents or more in commission savings, and elimination of spread costs, which are about 0.5 percent on the NYSE, but with no assurance that orders placed will actually execute, or that they will execute in a timely fashion. There is no party in POSIT with a role like NYSE specialists, thus, no party assuring immediacy. POSIT offers superior cost performance, if and only if the investor can accept the wait.

The self-selection of off-exchange alternatives by informationless traders, and the simultaneous self-selection of established intermediated markets by information-based traders, will lead inevitably to deterioration of market quality. Intermediaries on the NYSE floor will need to widen their spreads, to protect themselves from losses that result from their trading more and more frequently as the counterparty of informed traders. The widening of spreads increases dealing costs on the established exchange, opening opportunities for additional off-exchange crossing and dealing services, such as Madoff Securities. This, in turn, removes more of the profitable volume from the established exchange and increases the average costs of serving the order flow that remains [22]. Moreover, due to participation externalities, it also reduces the value of the service received by all market participants [18]. In the limit, this may lead to death spiral and collapse of the dominant exchange as described by Akerlof, and to market fragmentation and deterioration of trading costs and market quality for all traders in aggregate.

Paradoxically, policies advanced by regulators in the interests of competition, expected to improve market quality and reduce dealing costs, may indeed increase total costs, taken over the entire trading population. Moreover, those market participants that regulators seek most vigorously to protect--individual investors--may be among those let paying the higher spreads. We will return to this in the final section, which addresses current research into regulatory implications.

#### Implications for Competitive Strategy

##### The Need for Flexible Pricing

THE EXAMPLES ABOVE HAVE DEMONSTRATED THE NEED for flexible pricing. This can be value-based pricing, reflecting the value that customers place on the goods or services offered, or cost-driven pricing, reflecting the actual costs of servicing individual customers. But we have seen that adherence to average-cost-pricing now poses unacceptable risks to many corporations.

\* Signet is targeting profitable customers for its credit cards and attracting them by offering them extremely low APRs and no annual fees. Competitors unable to identify profitable accounts or unwilling to offer them preferred rates are increasingly losing these customers; ultimately, they may find themselves forced to raise their annual fees or interest

· rates to maintain profitability, accelerating the loss of profitable customers. This phenomenon--cream-skimming by competitors, resulting in increased average costs for remaining customers, leading to increased prices, which enables subsequent cream-skimming--we have termed death spiral.

\* POSIT offers a low-cost alternative to the immediate execution offered by the New York Stock Exchange. POSIT is attracting liquidity traders, not trading on superior market information and not requiring immediacy, who self-select away from the Exchange and direct their orders to POSIT's crossing mechanism. The effect is that the NYSE's specialists' average cost of providing immediacy to remaining traders increases, and specialists may need to widen their spreads in order to maintain their profitability. This makes off-exchange alternatives more attractive, and those customers whose dealing costs are now below the resulting higher costs on the Exchange will also begin to direct their orders away from the Exchange. This too is self-reinforcing, and this too can lead to death spiral.

Customers initially have only one site for directing their trading, the dominant established market, or NYSE, and thus only one point is available on the efficient frontier. As new trading venues are developed, customers acquire alternatives. Customers who do not require the bundle of services offered by the NYSE may prefer less expensive trading alternative services like POSIT; POSIT may offer them the quality they require, at a lower price than the NYSE's dealing services, even if POSIT were not the low-cost provider of dealing services, or even if POSIT's services were well interior of the point on the frontier that the NYSE could have attained. This is illustrated in figure 2. (Figure 2 omitted)

Flexible pricing strategies are frequently enabled by information technology, as the competition between Signet and its competitors illustrates. While the defender should always have access to superior information, and thus should always be able to defend its most profitable customers, there may be one or more barriers to the defender's effective response:

\* The old Bell System was committed to Universal Service, the idea that all households should have access to affordable telephone service, which it effectively subsidized through average cost pricing; regulators also found this policy attractive. However, this policy created opportunities for MCI and Sprint.

\* The New York Stock Exchange likewise remains committed to servicing all customers equally, from the smallest and most naive individual investor to the largest and most sophisticated institutional investor. The SEC likewise supports this policy, while simultaneously requiring that the New York Stock Exchange provide the real-time data feeds that make off-exchange dealing systems possible. These policies have created opportunities for POSIT and for Bernard Madoff, and for other, less well-publicized alternatives.

Deregulation of the London Stock Exchange created conditions that led to extremely competitive conditions within the market, with serious pressure on the profitability of major securities firms [6, 9]. In aggregate, the firms were unable to earn a positive return on the capital they committed to the market. Between 1987 and 1990, return on capital was negative 2 percent for LSE member firms. In part due to these competitive pressures, Barclays de Zoete Wedd (BZW), one of the leading integrated securities houses in London, developed a detailed activity-based costing system to enable it to analyze the profitability of each of its institutional relationships. This system, named Beatrice, enabled BZW to track accurately the effort expended on servicing each customer transaction, as well as the resulting profitability of each trade; together, these factors enabled an accurate estimate of the long-term profitability of each customer relationship [20]. This allowed the firm to do the following:

\* BZW is able to identify and segment its customer relationships, based on profitability, volume, and growth potential. It is therefore able to identify its most important accounts, and to defend its market share from these accounts.

\* As important, in an environment of increasing competitive pressures and decreasing profitability, the firm is able to take defensive measures concerning its least profitable accounts, either downsizing their business, increasing their fees, or directing them to less expensive dealing services.

In particular, as suggested in our examples from other industries, the benefits of Beatrice derive from its support of the firm's flexible pricing strategy and its offer of different trading support to different customer segments.

BZW is a dual-capacity securities firm, offering both agency (brokerage) and principal (market maker) services to its customers.(7) The two businesses are quite different, but have been intended to be complementary since the firm's creation in the lead up to London's Big Bang.(8) Agency business can vary greatly in profitability. Small trades tend to suffer more than large trades from the high fixed overhead of trading in London. In addition, some customers require a high degree of support, guidance, and research, while others are far more self-sufficient. Likewise, there can be considerable differences in the profitability of taking on market-maker principal positions for different customers. Indeed, some customers may demand, and receive, price betterment, getting BZW to improve on its official posted prices by raising its bid or lowering its offer. Equally significant, customers differ in their investment strategies, with potentially large consequences for the profitability of market makers' trades:

\* Some investment managers follow a strategy of passive indexation, attempting to hold a portfolio that roughly mirrors a major market index (in London, generally the Financial Times Stock Exchange 100 index). Such managers are not basing their individual trades on specific information concerning individual stocks, and are unlikely systematically to show a pattern of buying before a price increase or selling before a price drop. They are safe for the market maker.

\* Other investment managers follow a strategy based on more active selection of individual stocks in which to trade. These managers often use their own research, and may also enjoy proprietary computer models to direct their trading. Pushing the limits of securities legislation, they may even be trading on insider information. Some active portfolio managers will indeed consistently leave BZW market makers with loss-making positions.

#### Using Segmentation Data to Identify Profitable Customers

The output from Beatrice allows BZW to rank its customers by profitability--that is, by the value of their business to the firm and their contribution to its profitability. BZW uses additional, external data so that it can also rank customers by their growth potential. Customers thus can be shown to have historically brought BZW business that is extremely profitable, or less profitable; they can also represent large accounts, or accounts with significant growth potential, or they can be smaller accounts, or have less potential for growth. With its customers thus segmented, BZW is able to tailor its strategies for different segments:

\* Large and profitable accounts are especially important. BZW takes actions to protect this business and to grow their business with these accounts; this may entail providing additional services to these accounts, or reducing the spreads or commissions they charge.

\* Large and unprofitable accounts are especially damaging. The firm takes defensive measures with these accounts. It frequently succeeds in negotiating higher fees. Alternatively, it may direct these accounts to less expensive service-delivery mechanisms within the firm. As a last resort, it may deliberately choose to downsize the account and to shrink the share of its business taken by BZW.

\* Profitable accounts with growth potential may offer significant opportunities. BZW is able to take actions directed at winning a greater share of their business. This may entail improving prices or offering additional services.

\* Unprofitable accounts with limited growth potential may be of limited interest. BZW is thus able to cut their losses, either by repricing business from these accounts or directing it to less expensive service mechanisms within the firm, or by shrinking the business that the firm accepts from these accounts.

None of these strategies for different customer segments is especially difficult to design or implement, once the necessary cost-accounting systems are in place and performance data are analyzed. Successful segmentation strategies need not be complex, once appropriate customer segments have been identified. However, such strategies may not be achieved for a variety of reasons; segmentation efforts will often meet significant resistance, due especially to entrenched corporate culture and tradition, mistaken beliefs about customer values and loyalty, and limited corporate competence outside original areas of expertise.

#### Using Information Technology to Develop Alternative Products or Services

BZW's Beatrice is made more valuable by the firm's operation of a portfolio of market-making services. For the largest trades, and for trades requiring the most complex support, the firm maintains its professional market makers at hundreds of trading desks; their human interaction allows "working the trade" when necessary. Smaller trades, trades requiring less expertise, or trades not receiving price betterment can be handled through their retail order room (ROR). Trades requiring no expertise and no interaction can be routed through TRADE, an automated dealing system [8]. These alternative dealing services allow BZW to offer less expensive alternatives to its less profitable accounts, and to those accounts that neither require nor are willing to pay for the expertise of the firm's market-making professionals; thus, BZW is able simultaneously to retain market share, economies of scale, and profitability.

#### Rosenbluth Travel: Varying Prices over Multiple Product Offerings and the Need for Cost Data

Rosenbluth Travel is an innovative family-owned travel agency, which in a dozen years climbed from a regional player with \$20 million annually in sales, to an international mega-agency with domestic annual sales of more than \$1.6 billion and sales in their global alliance of close to \$6 billion. Rosenbluth has been the leader worldwide in seeing opportunities to segment the market for travel services, and in using information technology to offer distinctive, differentiated products to each segment.

Rosenbluth's macro-level segmentation is among leisure travel, corporate, and group and incentive (group tours, and special promotional and motivational programs). Of these three, corporate is by far the largest segment of Rosenbluth's business. The firm segments this group more closely, much as BZW has done with Beatrice. Rosenbluth views the process of serving its corporate clients as a combination of high-tech manufacturing and high-touch personal service. Adherence to quality control, as expressed in the Rosenbluth Performance promise,(9) is absolute, but within this constraint Rosenbluth has numerous options in configuring its manufacturing process; this flexibility allows Rosenbluth options in setting service parameters and costs.

Customer service is configured out of input modules (for capturing reservations) and output modules (for delivering tickets). The firm views matching the client's business requirements with the appropriate configuration as the critical decision in designing each client's delivery mechanism. The choice of input mechanism is largely determined by the client's need for high touch. At one extreme is anonymous telephone contact with a rotating member of a set of service agents at the Rosenbluth national reservation center in Linton, North Dakota, or even more impersonal contact via fax, e-mail, or voice-mail. At the other extreme is walk-in service at a Rosenbluth branch office maintained on the customer's site, with familiar agents and the opportunity to review brochures and photographs; this allows the agent to act more as a travel advisor, and less as a broker filling orders. The choice of output configuration is determined largely by clients' need for speed, and by the input configuration; some form of on-site issuing is fastest, and if the client has an on-site branch, this will obviously be used for ticketing as well as for reservations.

This still leaves Rosenbluth considerable freedom to balance its costs with the service requirements of the client. The client can provide the real estate for the on-site branch. The client can even provide reservation agents, relying on Rosenbluth only for training, software for quality assurance and MIS, and for the bargaining power that results from Rosenbluth's scale.(10) Rosenbluth incurs very different expenses under each option, and thus prices services very differently:

- \* Full service, full commission (generally 10 percent of airfare, hotel, and rental car billings);
- \* Partial rebating of commission, based on use of some client resources;
- \* Management fee only, for software and services used (full rebating of commission).

Like BZW, Rosenbluth is unable to perform data-driven segmentation before a relationship is established. Rather, a detailed process of negotiation attempts to match the client's needs with a particular Rosenbluth configuration; this is viewed as placing the client in the appropriate service category, and using service modules to design appropriate differentiated offerings. Rosenbluth also enjoys the ability to alter the price of service, based on its own cost and perceived value to the client. The greater the flexibility allowed Rosenbluth in designing their manufacturing process, the lower the fees they must charge. This enables Rosenbluth to retain accounts they would otherwise have lost to cheaper, less comprehensive service providers.

Again like BZW, Rosenbluth must monitor customer profitability. The firm will always provide additional high-touch service in extraordinary circumstances, servicing the client's VIP officers' needs, or providing emergency support when clients are en route. However, the firm may find it difficult to cover the cost of these services, especially for accounts that have selected the least expensive management fee options.(11) For this reason, Rosenbluth believes that activity-based costing, driven by the firm's transaction data, is essential in repricing during contract renegotiation.

#### Reengineering New Strategies

It is sometimes necessary for a successful firm to refocus its efforts and redefine its strategy, and to modify or abandon a previously successful strategy, based on the capabilities offered by modern information technology. More often, it is necessary to abandon an overly focused strategy, and to define a mixed strategy. Firms can identify multiple attractive points on the customers' efficient consumption frontier, and they can then develop products and services to occupy many or all of these

attractive points simultaneously. We believe that we have demonstrated two fundamental changes to corpora strategy enabled, and in some instances mandated, by information technology:

\* Need for flexible pricing: It will be necessary to adopt flexible pricing strategies to avoid cream-skimming by competitors, in conjunction with adverse self-selection by customers. In particular, maintenance of traditional, average-cost pricing will enable a firm's most profitable accounts to move to competitors offering them superior prices, while leaving the firm with those customers' whose costs to the firm exceed its average-cost-based pricing. In the extreme, if a firm persists in inflexible pricing strategies, death spiral may result. Identifying profitable and unprofitable customer segments requires detailed tracking of the costs of service, and thus often requires a major revision to the IT infrastructure and to corporate cost-accounting systems. The need for flexible pricing and the risk of death spiral were explored through the experience of AT&T and the NYSE; use of data to support these strategies was illustrated by the experiences of BZW and Rosenbluth Travel.

\* Need for flexible product offerings: Information technology makes it possible to identify market segments of progressively smaller size, and to tailor offerings specifically to the demonstrated needs of these segments. In the limit, these market segments can be as small as a single customer, market segments of size one, which Blattberg [2] has termed "addressable marketing." The Inter-Continental Hotel chain reaches these microsegments through its Six Continents Club, while BZW analyzes its customers using Beatrice. This, too, is enabled by information technology. The dangers of maintaining a single offering were shown through the competition between the NYSE and off-exchange trading services like POSIT and Bernard Madoff, while the opportunities enabled by the creation of multiple offerings were illustrated through the experience at BZW and Rosenbluth Travel. We have characterized failure to recognize the need for these strategic changes as "falling in love with your strategy," or as "falling in love with your historical choice on the efficient frontier." We have likewise shown examples of previously successful, even dominant firms, that have suffered dramatic changes in their competitive positioning as a result of falling in love with a previously successful strategy:

- \* American and United Airlines in competition with new upstart carriers;
- \* American Express newly in competition with Rosenbluth Travel for global corporate travel accounts;
- \* The New York Stock Exchange, now in competition with off-exchange "third market" dealers, with Reuters' Instinet and the Crossing Network, and with Investment Technology Group's POSIT.

Offering different products for specific market segments and maintaining flexible pricing strategies to retain diverse customer segments can be seen as occupying multiple points on the efficient frontier. Rather than implying that the firm is stuck in the middle, with an unfocused or mixed strategy, this may be critical for future corporate success. Alternatively, as we have shown, focus on a single segment, on a single class of product or service offerings, or on simple pricing strategies based on average costs, can lead to adverse customer self-selection, deteriorating market share and costs, and ultimately to competitive failure. Occupying multiple points on the frontier will be critically important in some industries:

- \* Where there are scale advantages for providers of goods or services (long distance networks, with high fixed costs of software development), and many IT-supported offerings in the service sector;
- \* Where customers can benefit from participation externalities (all traders benefit from participation in a single market for exchange of goods or securities(12)).

Interestingly, Signet, the same bank that targets its credit cards at low-risk revolvers by offering them an extremely low APR, also targets the highest-risk segment of the credit card market: customers that have the highest rates of delinquency and default (failure to pay an outstanding balance), who are therefore the most expensive segment to serve Signet, however, has aimed a tailored product at those customers who cannot obtain a credit card elsewhere: for example, people who have previously defaulted, have poor credit ratings, and even individuals who have declared personal bankruptcy. These customers must post a compensating balance with Signet, a deposit that serves as security against their outstanding card balances; the limit on the card is determined by the size of the deposit. These cards carry finance charges with a 19.8 APR, more than double the rate the same bank has on its cards for low-risk revolvers. Clearly, these two cards from Signet represent different products, with different service offerings, and different points on the efficient frontier. Both should be profitable for Signet. And since both can be supported with the same software, customer service personnel, and operations centers, Signet achieves economies of scale through its diverse product offerings.(13) Long distance telecommunications service likewise exhibits enormous economies of scale:

\* Software development, for controlling switching equipment and for new services like ISDN (integrated services digital networks), is a fixed expense of several billion dollars, whether amortized over 5 percent of the market or 85 percent.

\* The most cost-effective way of utilizing channel capacity and of supporting communications traffic is through very high bandwidth fiber optics. The high-capacity fiber links are of course most cost-effective for a telecommunications provider if it has sufficient traffic.

Its activities in the marketplace and the profusion of programs offered to customers suggest that AT&T now understands this: it is offering diverse tailored programs to appeal to as many long distance customers as it can.

Stock markets offer significant participation externalities. In other words, the greatest advantage a market can enjoy is superior liquidity. All traditional measures of market quality--speed with which an order executes, probability that an order executes, adverse impact on market price resulting directly from submitting an order, size of the bid-ask spread--are all directly related to order flow. In consequence, order flow attracts further order flow, and this "central market defense" may be the greatest single competitive advantage enjoyed by dominant markets. The New York Stock Exchange clearly would benefit if it could design programs to keep all segments of the trading population satisfied, and all on the NYSE. Unfortunately for the NYSE, information asymmetries arise when the trader knows the nature of a specific trade (informed or liquidity-driven) and can direct the trade accordingly; adverse self-selection results in the NYSE increasingly getting high-cost, high-risk trades and off-exchange systems increasingly attract low-risk, liquidity-driven trades.

#### Managing Organizational Change

The need for flexible pricing and for customer microsegmentation poses extremely difficult change management issues. Corporate culture and decades of experience may lead managers to believe that they have a moral obligation to offer their product or service at uniform prices; they may convince themselves that their economies of scale and expertise allow them to be the low-cost provider of services, and that their cost advantages give them unassailable market position. Moreover, their regulators may be more than willing to encourage a low-price new entrant's cream-skimming while encouraging or even requiring the previously dominant player to remain with average cost pricing to protect the low-cost service of the most expensive accounts.

Corporate commitment to previously successful strategies, and individual managers' commitment to continuation of what they know best, is often nonnegotiable within the organization; moreover, it is also frequently

undiscussable, leading to serious problems in managing organizational change and resistance [e.g., 13]. Thus, the difficulty of refocusing service and pricing strategies, of overcoming resistance to flexibility and differentiation, is reflected in the widely reported failure of strategic business reengineering efforts. This is exacerbated by senior management's frequent resistance to those uses of IT that they see as "competence-destroying," and as destroying the value of their firms' product offerings, corporate culture, or marketing strategy. IT management may exhibit similar resistance to strategic change that requires the overhaul of their infrastructure or applications portfolio.

#### Work in Progress: Regulatory Implications

MUCH OF REGULATORY POLICY IN TELECOMMUNICATIONS, the insurance industry, and in securities trading is aimed at attaining two incompatible goals:

- \* Allowing free competition, so that new services from innovative suppliers can reduce the costs of their targeted customers, frequently those that are easiest or least expensive to serve; while
- \* Preserving the lower, subsidized rates made available to smaller customers, individuals, or households, or those who are at greatest insurance risk or for other reasons most difficult or expensive to serve.

The clearest example currently fashionable is affordable insurance for all, which is certainly an attractive goal. It is clearly possible to allow insurers to compete for those who are healthy, and to offer them lower rates. It is clearly desirable that remaining customers likewise be able to obtain insurance at attractive and affordable rates. But as more and more of the low-cost customers are lost to low-price competitors, it is inevitable that the carriers of last resort will need to raise their rates. In the limit, mandating insurance coverage for preexisting medical conditions is not insurance at all; it is like selling losing lottery tickets after the winner has been selected, or like buying a life insurance policy for someone who has already died. However, as information technology makes it progressively easier for insurance carriers to develop detailed databases and predictive models for potential customers, information technology clearly is creating regulatory issues that society is at present ill-equipped to resolve.

#### NOTES

1. Winner's curse is the economists' term for a winning bid made in the presence of incomplete information [21]. Often, the highest bidder will overpay given the true value of an item. The term was applied to winning bids for offshore oil drilling rights when the actual reserves were subject to estimation error, but the number of bidders was substantial. Capen, Clapp, and Campbell [3] noted that by winning a tract, the bidder "may feel fine about his good fortune, but how should he feel if he won against 50 others?" More competitors increase the chance that if you win, you overestimated the value of the object.

2. "Revolvers" are credit card customers who do not pay off their statement balance in full each month. Thus, rather than enjoying a substantial grace period in which they have been extended credit without finance charges, they routinely incur finance charges at extremely high annual percentage rates.

3. Private conversations with senior marketing officer at competing issuer, Summer 1993.

4. It may be necessary to hedge or modify this extreme statement. Under conditions of rapid change, where consumers' behavior is no longer predicted by historical data, a stubborn reliance on these data can actually place the defender at a disadvantage relative to an attacker armed only with current behavioral models.

5. Described by Ron Hee, Director of Sales, Sheraton Princess Kaiulani, in a private conversation, January 9, 1994.

6. In a continuous market, an order can be a market order, an instruction to buy or sell at the best available price in the market at that moment, or investors can place limit orders by setting a limit price as an upper bound on the most they will pay to buy, or a lower bound on what they will sell for.

7. In brokerage business, the firm advises customers on securities trades and negotiates for customers to achieve the best price; however, the firm is merely acting as the customer's agent, and neither commits its own capital nor takes ownership of the securities being traded. The brokerage firm earns its money through commissions, and since it does not take ownership, it is not at risk if the price of the securities moves adversely after the trade. In market-making business, however, the firm does take a principal position: it buys for its own account securities that the customer chooses to sell, or sells securities that the customer wishes to buy. As a market maker, the firm earns its profits from the spread, the difference between its bid price, at which it buys securities, and its offer, at which it sells. In addition, since it takes ownership of the securities the customer has traded, the market maker can earn additional income if the share price moves favorably while it is still on the market maker's books; alternatively, if the customer traded with more wisdom (or better luck) than did the firm, the market maker can lose considerably if the security's price moves adversely.

8. The formation of BZW from brokers de Zoete and Bevan, and market makers Wedd Durlacher, and the reasons for this, are described in [6].

9. Rosenbluth assures its customers on every ticket jacket that they will do their best to obtain the lowest applicable fares, and to satisfy all requests for services. They will refund their commission on any service for which full quality standards were not met to the customer's satisfaction, or their own.

10. See [5] for a discussion of how Rosenbluth uses its considerable size to arrange preferred fares for its business clients, and how it uses its software to assure that clients are booked at the best applicable fares.

11. Rosenbluth officers privately describe a former large account, one of the largest international manufacturing firms, that moved its business to a lower-cost agency that offers far less service. The firm's chief executive continues to direct his own travel, including his most difficult special requests, to Rosenbluth's Executive Concierge. This business is handled at average cost pricing, that is, at Rosenbluth's normal commission, even though this does not cover their expenses. If this were done by all former clients, the expense to Rosenbluth would of course be insupportable.

12. Participation externalities arise in a telephone network, for example, because the more connected parties, the greater the value of the network. Similarly, stock markets are more liquid and less costly, the greater the level of participation and trading activity. In fact, regulators and researchers have referred to a "liquidity trap" that maintains the position of a dominant market and insulates it from beneficial competition [17].

13. Signet has dramatically different market strategies for the two cards. Low-risk, high-balance revolvers are targeted with computer models applied to household and individual data. Only appropriate potential customers receive invitations to apply for the low-cost card. Advance deposit and high APR cards are promoted in mass mailings with lost children information on one side, and addressed to "RESIDENT." Signet does not need to target the high-cost card more carefully, since the structure of the card assures it will be profitable regardless of the respondent.

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BRUCE W. WEBER is an Assistant Professor in the Information Systems Department of the Stern School of Business at New York University. He has done consulting for the New York Stock Exchange, the London Stock Exchange, and several major services firms. He has an A.B. in applied mathematics from Harvard University, and an M.A. and Ph.D. in decision sciences from The Wharton School of the University of Pennsylvania. After completing his doctorate, he held a one-year faculty position at the London Business School. Dr. Weber's research examines the impact of information technology on securities markets, the strategic applications of information systems, and the economic evaluation of technology investments.

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GEOGRAPHIC NAMES: US

DESCRIPTORS: Information technology; Pricing policies; Applications;

Strategic planning; Market segments; Competition; Theory

CLASSIFICATION CODES: 9130 (CN=Experimental/Theoretical); 5240 (CN=Software & systems); 2310 (CN=Planning)

6/5/1 (Item 1 from file: 348)

DIALOG(R)File 348:European Patents

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01149061

ORDER fax of complete patent from Dialog SourceOne. See HELP ORDER 348

**METHOD FOR PROVIDING NUMBER PORTABILITY IN A TELECOMMUNICATIONS NETWORK  
VERFAHREN ZUM BEREITSTELLEN VON RUFNUMMERNPORTABILITAT IN EINEM  
TELEKOMMUNIKATIONSNETZ**

**PROCEDE POUR LA PORTABILITE DE NUMERO DANS UN RESEAU DE TELECOMMUNICATION  
PATENT ASSIGNEE:**

Wong, Curt, (2982710), 4821 Bull Run Drive, Plano, TX 75093, (US),  
(Applicant designated States: all)

INVENTOR:

**Wong, Curt**, 4821 Bull Run Drive, Plano, TX 75093, (US)  
PATENT (CC, No, Kind, Date):

WO 0016583 000323

APPLICATION (CC, No, Date): WO 99937711 990730; WO 99US17410 990730

PRIORITY (CC, No, Date): US 152368 980914

DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI;  
LU; MC; NL; PT; SE

INTERNATIONAL PATENT CLASS: H04Q-007/38; H04Q-003/00

LEGAL STATUS (Type, Pub Date, Kind, Text):

Application: 000517 A1 International application. (Art. 158(1))

Application: 000517 A1 International application entering European  
phase

LANGUAGE (Publication,Procedural,Application): English; English; English

6/5/2 (Item 2 from file: 348)

DIALOG(R)File 348:European Patents

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01141366

ORDER fax of complete patent from Dialog SourceOne. See HELP ORDER 348

**Method and apparatus for providing a configurable quality of service  
threshold voice over internet protocol**

**Verfahren und vorrichtung zum einstellen der Dienstqualitatsparameter der  
Sprache über Internet Protokol**

**Methode et appareil offrant un seuil de qualite de service configurable  
pour le protocol de la voix via Internet**

PATENT ASSIGNEE:

NORTEL NETWORKS CORPORATION, (217321), World Trade Center of Montreal  
380 St. Antoine Street West 8TH FLOOR, Montreal, Quebec H2Y 3Y4, (CA),  
(Applicant designated States: all)

INVENTOR:

Coverdale, Paul, 64 Florizel Avenue, Nepean, Ontario, K2H 9R1,, (CA)  
Kamani, Sejal, 7472 West Potter Drive, Glendale, Arizona 85038,, (US)

Wong, Chi, 3030 South Court,, Palo Alto, CA 94306, (US)

Kwong, Ben, 3318 Etoile Court,, San Jose, CA 95135,, (US)

LEGAL REPRESENTATIVE:

Berkson, Michael David (28281), Nortel Networks Intellectual Property Law  
Group London Road, Harlow, Essex CM17 9NA, (GB)

PATENT (CC, No, Kind, Date): EP 996273 A1 000426 (Basic)

APPLICATION (CC, No, Date): EP 99308250 991019;

PRIORITY (CC, No, Date): US 104908 P 981020; US 219682 981223

DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI;  
LU; MC; NL; PT; SE

EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI

INTERNATIONAL PATENT CLASS: H04M-007/00; H04Q-003/62

ABSTRACT EP 996273 A1

A method of connecting a telephone call through one of a plurality of  
**networks** where one of the plurality of **networks** is an **internet**  
protocol **network** is provided. A threshold value is received. A rating  
factor responsive to the quality of service for the **internet** protocol  
**network** is calculated. The telephone call is connected through the  
**internet** protocol **network** if the rating factor is greater than the

threshold, otherwise, the telephone call is connected through one of the plurality of **networks** other than the **internet** protocol **network** .

ABSTRACT WORD COUNT: 88

NOTE:

Figure number on first page: 2

LEGAL STATUS (Type, Pub Date, Kind, Text):

Application: 20000426 A1 Published application with search report

LANGUAGE (Publication,Procedural,Application): English; English; English

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Available Text	Language	Update	Word Count
CLAIMS A	(English)	200017	669
SPEC A	(English)	200017	3248
Total word count - document A			3917
Total word count - document B			0
Total word count - documents A + B			3917

**6/5/3 (Item 3 from file: 348)**

DIALOG(R)File 348:European Patents

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01066605

ORDER fax of complete patent from Dialog SourceOne. See HELP ORDER 348

**INTEGRATED BUSINESS-TO-BUSINESS WEB COMMERCE AND BUSINESS AUTOMATION SYSTEM  
COMMERCE ELECTRONIQUE ET TRANSACTIONS AUTOMATIQUES INTEGRES**

PATENT ASSIGNEE:

Wong, Charles, (2797440), 14250 Miranda Road, Los Altos Hills, CA 94022,  
(US), (Applicant designated States: all)

INVENTOR:

Wong, Charles, 14250 Miranda Road, Los Altos Hills, CA 94022, (US)  
PATENT (CC, No, Kind, Date):

WO 9933016 990701

APPLICATION (CC, No, Date): WO 98966078 981222; WO 98US27496 981222

PRIORITY (CC, No, Date): US 995591 971222

DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI;  
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INTERNATIONAL PATENT CLASS: **G06F-017/60**

LEGAL STATUS (Type, Pub Date, Kind, Text):

Application: 990901 A1 International application. (Art. 158(1))

Application: 990901 A1 International application entering European  
phase

LANGUAGE (Publication,Procedural,Application): English; English; English

**6/5/4 (Item 4 from file: 348)**

DIALOG(R)File 348:European Patents

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01045126

ORDER fax of complete patent from Dialog SourceOne. See HELP ORDER 348

**Multimedia call signalling system and method**

**System und Verfahren fur Multimedia-Anrufsignalisierung**

**Système et méthode pour signalisation d'appel multimedia**

PATENT ASSIGNEE:

NORTEL **NETWORKS** CORPORATION, (217325), World Trade Center of Montreal  
380 St. Antoine Street West 8th Floor, Montreal, Quebec H2Y 3Y4, (CA),  
(applicant designated states:  
AT;BE;CH;CY;DE;DK;ES;FI;FR;GB;GR;IE;IT;LI;LU;MC;NL;PT;SE

INVENTOR:

Wong, Chi-Keung, 27 Ivylea Street, Nepean, Ontario, K2G 4X1, (CA)

LEGAL REPRESENTATIVE:

Bewley, Ewan Stuart (88881), Nortel Networks Intellectual Property Law  
Group London Road, Harlow, Essex CM17 9NA, (GB)

PATENT (CC, No, Kind, Date): EP 924918 A2 990623 (Basic)

APPLICATION (CC, No, Date): EP 98309264 981112;

PRIORITY (CC, No, Date): US 992765 971218

DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI;

LU; MC; NL; PT; SE  
INTERNATIONAL PATENT CLASS: H04M-007/00; H04M-003/42; H04L-029/06;

ABSTRACT EP 924918 A2

A system and method for performing call signalling for multimedia call setups. A user equipped with calling terminals of various types may initiate a call from any of these terminals, and the call is intercepted and handled by the system. A calling agent looks up an E-mail address for the called party, and sends a setup request E-mail to a called agent associated with the called party. The called agent determines the current terminal that the callee is using, and together with the calling agent a call medium and other parameters are established. Then a connection is made between a calling terminal and the current terminal. This provides a generic signalling system for a callee using a wireline terminal, wireless terminal, or H.323 terminal to be connected to a called terminal also being any one of these or other types.

ABSTRACT WORD COUNT: 141

LEGAL STATUS (Type, Pub Date, Kind, Text):

Application: 990623 A2 Published application (A1with Search Report  
;A2without Search Report)

\*Assignee: 990714 A2 Applicant (name, address) (change)

LANGUAGE (Publication,Procedural,Application): English; English; English

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SPEC A	(English)	9925	14846
Total word count - document A			15618
Total word count - document B			0
Total word count - documents A + B			15618

6/5/5 (Item 5 from file: 348)

DIALOG(R)File 348:European Patents  
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00970341

ORDER fax of complete patent from Dialog SourceOne. See HELP ORDER 348  
A circuit arrangement for providing internet connectivity to a key telephone user

Schaltungsanordnung mit Verbindungs möglichkeit zwischen Internet und einem Reihenanlagegebraucher

Agencement de circuit assurant une connection entre l' internet et un usager d'un systeme telephonique a lignes multiples

PATENT ASSIGNEE:

NORTEL NETWORKS CORPORATION, (217325), World Trade Center of Montreal  
380 St. Antoine Street West 8th Floor, Montreal, Quebec H2Y 3Y4, (CA),  
(applicant designated states:  
AT;BE;CH;CY;DE;DK;ES;FI;FR;GB;GR;IE;IT;LI;LU;MC;NL;PT;SE

INVENTOR:

Buchanan, Chris, 44 Kingsford Crescent, Kanata, Ontario, K2K 1T4, (CA)

Keilty, Dick, 34 Shetland Way, Kanata, Ontario, K2M 1S2, (CA)

Wellard, Ron, 4 Beamish Crescent, Kanata, Ontario, K2K 2R5, (CA)

Wong, Chi, Yin, 1410 Millbrae Avenue, Apt.#103, Millbrae, California CA94030, (US)

Jenkins, Tim, 2852 Rock Coady Trail, R.R. No.1, Kinburn, Ontario, K0A 2H0  
(CA)

Hibberd, Timothy Winston, 2/17 Glenferrie Avenue, 2090 Cremorne, South Wales, (AU)

LEGAL REPRESENTATIVE:

Berkson, Michael David (28281), Nortel Patents, London Road, Harlow, Essex CM17 9NA, (GB)

PATENT (CC, No, Kind, Date): EP 880259 A2 981125 (Basic)

APPLICATION (CC, No, Date): EP 98303936 980519;

PRIORITY (CC, No, Date): US 862303 970523

DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI;  
LU; MC; NL; PT; SE

INTERNATIONAL PATENT CLASS: H04M-009/00; H04M-007/12;

ABSTRACT EP 880259 A2

A circuit arrangement is provided for connecting a personal computer (PC) to a port of a key telephone system via an adapter circuit which also interfaces a digital key set to the port. The adapter circuit is connected to the computer via an RS-232 single channel data link. The PC is programmed to generate and receive a serial data stream into which are encapsulated messages relating to link control and telephone functionality. The adapter circuit is also programmed to receive and generate the serial data stream. The data rate through the adapter circuit and the telephone system and hence to a remote computer is dependent on the utilization of the attached key set by the user to make a call.

ABSTRACT WORD COUNT: 121

LEGAL STATUS (Type, Pub Date, Kind, Text):

Application: 981125 A2 Published application (A1with Search Report  
;A2without Search Report)

Change: 981216 A2 Inventor (change)

\*Assignee: 990714 A2 Applicant (name, address) (change)

LANGUAGE (Publication, Procedural, Application): English; English; English

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SPEC A	(English)	9848	5861
Total word count - document A			6933
Total word count - document B			0
Total word count - documents A + B			6933

6/5/6 (Item 6 from file: 348)

DIALOG(R) File 348: European Patents

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00894141

ORDER fax of complete patent from Dialog SourceOne. See HELP ORDER 348

APPARATUS AND METHOD FOR REDUCING SPEECH RECOGNITION VOCABULARY PERPLEXITY  
AND DYNAMICALLY SELECTING ACOUSTIC MODELS

EINRICHTUNG UND VERFAHREN ZUR VERMINDERUNG DER UNDURCHSCHAUBARKEIT EINES  
SPRACHERKENNUNGSWORTVERZEICHNISSES UND ZUR DYNAMISCHEN SELEKTION VON  
AKUSTISCHEN MODELL

APPAREIL ET PROCEDE DE REDUCTION DE LA COMPLEXITE DU VOCABULAIRE DE  
RECONNAISSANCE DE LA PAROLE ET DE SELECTION DYNAMIQUE DE MODELES  
ACOUSTIQUES

PATENT ASSIGNEE:

NORTEL NETWORKS CORPORATION, (217325), World Trade Center of Montreal  
380 St. Antoine Street West 8th Floor, Montreal, Quebec H2Y 3Y4, (CA),  
(applicant designated states: DE;FR;GB;SE

INVENTOR:

WONG, Chi , Apartment 3390,2850 Middlefield Road, Palo Alto, CA 94306,  
(US

LEGAL REPRESENTATIVE:

Ryan, John Peter William et al (57881), Nortel Patents, London Road,  
Harlow, Essex CM17 9NA, (GB)

PATENT (CC, No, Kind, Date): EP 890249 A1 990113 (Basic)  
WO 9737481 971009

APPLICATION (CC, No, Date): EP 97900059 970109; WO 97CA8 970109

PRIORITY (CC, No, Date): US 623635 960328

DESIGNATED STATES: DE; FR; GB; SE

INTERNATIONAL PATENT CLASS: H04M-001/27; G10L-005/06;

NOTE:

No A-document published by EPO

LEGAL STATUS (Type, Pub Date, Kind, Text):

Application: 980107 A1 International application (Art. 158(1))

Application: 990113 A1 Published application (A1with Search Report  
;A2without Search Report)

Examination: 990113 A1 Date of filing of request for examination:  
981028

\*Assignee: 990714 A1 Applicant (name, address) (change)  
LANGUAGE (Publication,Procedural,Application): English; English; English

6/5/7 (Item 7 from file: 348)  
DIALOG(R)File 348:European Patents  
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00893778

ORDER fax of complete patent from Dialog SourceOne. See HELP ORDER 348  
A multiprocessing system configured to perform prefetching operations  
Multiprozessorsystem ausgestaltet zur Ausfuhrung von Vorausladeoperationen  
Systeme multiprocesseur capable d'executer des operations de pre-extraction  
PATENT ASSIGNEE:

SUN MICROSYSTEMS, INC., (1392730), 2550 Garcia Avenue, Mountain View, CA  
94043, (US), (applicant designated states:  
AT;BE;CH;DE;DK;ES;FI;FR;GB;GR;IE;IT;LI;LU;MC;NL;PT;SE)

INVENTOR:

Hagersten, Erik E., 3451 Cork Oak Way, Palo Alto, California 94303, (US)  
Loewenstein, Paul N., 919 Channing Avenue, Palo Alto, California 94301,  
(US)

Wong-Chan, Monica C., 73 Tarbell Spring Road, Concord, Massachusetts  
01742, (US)

LEGAL REPRESENTATIVE:

Harris, Ian Richard et al (72231), D. Young & Co., 21 New Fetter Lane,  
London EC4A 1DA, (GB)

PATENT (CC, No, Kind, Date): EP 817077 A2 980107 (Basic)

APPLICATION (CC, No, Date): EP 97304657 970627;

PRIORITY (CC, No, Date): US 674327 960701

DESIGNATED STATES: AT; BE; CH; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI; LU;  
MC; NL; PT; SE

INTERNATIONAL PATENT CLASS: G06F-012/08;

ABSTRACT EP 817077 A2

A computer system includes multiple processing nodes, each of which is divided into subnodes. Transactions from a particular subnode are performed in the order presented by that subnode. Therefore, when a first transaction from the subnode is delayed to allow performance of coherency activity with other processing nodes, subsequent transactions from that subnode are delayed as well. Additionally, coherency activity for the subsequent transactions may be initiated in accordance with a prefetch -method assigned to the subsequent transactions. In this manner, the delay associated with the ordering constraints of the system may be concurrently experienced with the delay associated with any coherency activity which may need to be performed in response to the subsequent transactions. In order to respect the ordering constraints imposed by the computer system, a system interface within the processing nodes employs an early completion policy for prefetch operations. If prefetch coherency activity for a transaction completes prior to coherency activity for another transaction from the same subnode, the early completion policy assigned to that transaction is enacted. In a drop policy, the data corresponding to the transaction is discarded. A write policy is also defined in which data received in response to the prefetch coherency activity is stored in the local memory. Lastly, a clear policy may be enforced in which the coherency activity is indicated to be complete.

ABSTRACT WORD COUNT: 224

LEGAL STATUS (Type, Pub Date, Kind, Text):

Application: 980107 A2 Published application (A1with Search Report  
;A2without Search Report)

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	9802	918
SPEC A	(English)	9802	16658
Total word count - document A			17576
Total word count - document B			0
Total word count - documents A + B			17576

6/5/8 (Item 8 from file: 348)  
DIALOG(R) File 348: European Patents  
(c) 2000 European Patent Office. All rts. reserv.

00893773

ORDER fax of complete patent from Dialog SourceOne. See HELP ORDER 348  
**A multiprocessing system configured to perform synchronization operations**  
**Ein Mehrrechnersystem, das konfiguriert ist, um Synchronisationsoperationen**  
**n auszuführen**  
**Système multiprocesseur configuré pour accomplir des opérations de**  
**synchronisation**

PATENT ASSIGNEE:

SUN MICROSYSTEMS, INC., (1392730), 2550 Garcia Avenue, Mountain View, CA  
94043, (US), (applicant designated states: DE;FR;GB;IT;NL;SE)

INVENTOR:

Hagersten, Erik E., 3451 Cork Oak Way, Palo Alto, California 94303, (US)  
Zak, Robert C. Jr., 58 Spring Street, Lexington, Massachusetts 02173,  
(US)  
Yang, Shaw-Wen, 385 Caterina Heights, Concord, Massachusetts 01742, (US)  
Guzovskiy, Aleksandr, 130 Bowden Street, No. 210, Lowell, Massachusetts  
01852, (US)  
Nesheim, William A., 8 Lowell Road, Windham, New Hampshire 03087, (US)  
**Wong-Chan, Monica C.**, 73 Tarbell Springs Road, Concord, Massachusetts  
01742, (US)  
Nguyen, Hien R., 621 Watertown Street, Apt. 26, Newton, Massachusetts  
02160, (US)

LEGAL REPRESENTATIVE:

Harris, Ian Richard et al (72231), D. Young & Co., 21 New Fetter Lane,  
London EC4A 1DA, (GB)

PATENT (CC, No, Kind, Date): EP 817075 A1 980107 (Basic)

APPLICATION (CC, No, Date): EP 97304651 970627;

PRIORITY (CC, No, Date): US 674328 960701

DESIGNATED STATES: DE; FR; GB; IT; NL; SE

INTERNATIONAL PATENT CLASS: G06F-012/08

ABSTRACT EP 817075 A1

When a processor within a computer system performs a synchronization operation, the system interface within the node delays subsequent transactions from the processor until outstanding coherency activity is completed. Therefore, the computer system may employ asynchronous operations. The synchronization operations may be used when needed to guarantee global completion of one or more prior asynchronous operations. In one embodiment, the synchronization operation is placed into a queue within the system interface. When the synchronization operation reaches the head of the queue, it may be initiated within the system interface. The system interface further includes a request agent comprising multiple control units, each of which may concurrently service coherency activity with respect to a different transaction. Furthermore, the system interface includes a synchronization control vector register which stores a bit for each control unit. Upon initiation of the synchronization operation within the system interface, bits corresponding to those control units which are performing coherency activity (i.e. those which are not idle) are set while other bits are cleared. As each control unit returns to the idle state, the corresponding bit is cleared as well. Once all the bits within the synchronization control vector register are cleared, the coherency activity which was outstanding when the synchronization operation was initiated is complete. The synchronization operation may then be completed.

ABSTRACT WORD COUNT: 217

LEGAL STATUS (Type, Pub Date, Kind, Text):

Application: 980107 A1 Published application (A1 with Search Report  
;A2 without Search Report)

Examination: 980708 A1 Date of filing of request for examination:  
980513

Change: 980916 A1 Designated Contracting States (change)

LANGUAGE (Publication, Procedural, Application): English; English; English  
FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	9802	808
SPEC A	(English)	9802	15492
Total word count - document A			16300
Total word count - document B			0
Total word count - documents A + B			16300

6/5/9 (Item 9 from file: 348)

DIALOG(R) File 348: European Patents  
(c) 2000 European Patent Office. All rts. reserv.

00893731

ORDER fax of complete patent from Dialog SourceOne. See HELP ORDER 348

**A multiprocessing system having coherency related error logging capabilities**

**Multiprozessorsystem mit Konsistenzfehler-Registrierung**

**Système multiprocesseur avec enregistrement d'erreurs de cohérence**

PATENT ASSIGNEE:

SUN MICROSYSTEMS, INC., (1392730), 2550 Garcia Avenue, Mountain View, CA 94043, (US), (applicant designated states:

AT;BE;CH;DE;DK;ES;FI;FR;GB;GR;IE;IT;LI;LU;MC;NL;PT;SE)

INVENTOR:

Hagersten, Erik E., 3451 Cork Oak Way, Palo Alto, California 94303, (US)  
Catenzaro, John R., 35 Wiley Hill Road, Londonperry, New Hampshire 03053, (US)

Nesheim, William A., 8 Lowell Road, Windham, New Hampshire 03087, (US)  
Wong-Chan, Monica C., 73 Tarbell Springs Road, Concord, Massachusetts 01742, (US)

Zak, Robert C., Jr., 58 Spring Street, Lexington, Massachusetts 02173, (US)

Loewenstein, Paul N., 919 Channing Avenue, Palo Alto, California 94301, (US)

LEGAL REPRESENTATIVE:

Harris, Ian Richard (72231), D. Young & Co., 21 New Fetter Lane, London EC4A 1DA, (GB)

PATENT (CC, No, Kind, Date): EP 817051 A2 980107 (Basic)

APPLICATION (CC, No, Date): EP 97304598 970627;

PRIORITY (CC, No, Date): US 674276 960701

DESIGNATED STATES: AT; BE; CH; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI; LU; MC; NL; PT; SE

INTERNATIONAL PATENT CLASS: G06F-011/00; G06F-011/22;

ABSTRACT EP 817051 A2

Protocol agents involved in the performance of global coherency activity detect errors with respect to the activity being performed. The errors are logged by a computer system such that diagnostic software may be executed to determine the error detected and to trace the error to the erring software or hardware. In particular, information regarding the first error to be detected is logged. Subsequent errors may receive more or less logging depending upon programmable configuration values. Additionally, those errors which receive full logging may be programmably selected via error masks. The protocol agents each comprise multiple independent state machines which independently process requests. If the request which a particular state machine is processing results in an error, the particular state machine may enter a freeze state. Information regarding the request which is collected by the state machine may thereby be saved for later access. A state machine freezes upon detection of the error if a maximum number of the multiple state machines are not already frozen and the aforementioned error mask indicates that full error logging is employed for the detected error. Therefore, at least a minimum number of the multiple state machines remain functioning even in the presence of a large number of errors. Still further, prior to entering the freeze state, the protocol state machines may transition through a recovery state in which resources not used for error logging purposes are freed from the erring request.

ABSTRACT WORD COUNT: 238

LEGAL STATUS (Type, Pub Date, Kind, Text):

Application: 980107 A2 Published application (A1with Search Report  
;A2without Search Report)

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	9802	664
SPEC A	(English)	9802	17178
Total word count - document A			17842
Total word count - document B			0
Total word count - documents A + B			17842

6/5/10 (Item 10 from file: 348)

DIALOG(R)File 348:European Patents

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00893590

ORDER fax of complete patent from Dialog SourceOne. See HELP ORDER 348

**Node to node interrupt mechanism in a multi-processor system**

**Knoten-zu-Knoten-Unterbrechungsmechanismus in einem Multiprozessorsystem**

**Mecanisme d'interruption noeud a noeud dans un systeme multiprocesseur**

PATENT ASSIGNEE:

SUN MICROSYSTEMS, INC., (1392730), 2550 Garcia Avenue, Mountain View, CA  
94043, (US), (applicant designated states:

AT;BE;CH;DE;DK;ES;FI;FR;GB;GR;IE;IT;LI;LU;MC;NL;PT;SE)

INVENTOR:

Wong-Chan, Monica C. , 73 Tarbell Spring Road, Concord MA 01742, (US)  
Hagerstein, Erik, 3451 Cork Oak Way, Palo Alto CA 94043, (US)

LEGAL REPRESENTATIVE:

Harris, Ian Richard et al (72231), D. Young & Co., 21 New Fetter Lane,  
London EC4A 1DA, (GB)

PATENT (CC, No, Kind, Date): EP 817038 A2 980107 (Basic)  
EP 817038 A3 990127

APPLICATION (CC, No, Date): EP 97304384 970623;

PRIORITY (CC, No, Date): US 672947 960701

DESIGNATED STATES: DE; FR; GB; IT; NL; SE

INTERNATIONAL PATENT CLASS: G06F-009/46;

ABSTRACT EP 817038 A2

An interrupt mechanism handles an interrupt transaction between a source processor and a target processor on separate nodes in a multi-processor system. The nodes are connected to a **network** through node interface controls between the node and the **network**. The transaction begins by initiating the interrupt transaction at the source processor. The interrupt mechanism detects if the target processor is at a remote node on a system bus across the **network**, and if it is the mechanism sends an ignore signal to the source processor. Then the mechanism suspends the interrupt transaction at the source processor if it detects the target processor is at a remote node. The mechanism performs an ACK/NACK (acknowledge/non-acknowledge) operation at the target processor and returning an ACK signal or a NACK signal to the source processor across the **network**. This ACK/NACK signal wakes-up the source processor. The source processor sends interrupt data to the target processor if an ACK signal is received and aborts the interrupt transaction if a NACK signal is received.

ABSTRACT WORD COUNT: 169

LEGAL STATUS (Type, Pub Date, Kind, Text):

Application: 980107 A2 Published application (A1with Search Report  
;A2without Search Report)

Search Report: 990127 A3 Separate publication of the European or  
International search report

Examination: 990901 A2 Date of request for examination: 19990705

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	9802	1023
SPEC A	(English)	9802	2528
Total word count - document A			3551
Total word count - document B			0
Total word count - documents A + B			3551

6/5/11 (Item 11 from file: 348)  
 DIALOG(R)File 348:European Patents  
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00393006

ORDER fax of complete patent from Dialog SourceOne. See HELP ORDER 348

**Carrier independent network services**

**Tragerunabhängige Netzdienste**

**Services de reseau independants de la porteuse**

PATENT ASSIGNEE:

NORTHERN TELECOM LIMITED, (217325), World Trade Center of Montreal, 380  
 St. Antoine Street West 8th Floor, Montreal, Quebec H2Y 3Y4, (CA),  
 (applicant designated states: DE;FR;GB;IT;NL;SE)

INVENTOR:

Lewis, Harry Edward, 2609 Seascape Cout, Plano, Texas 75093, (US)  
 Ritenour, Gibson Dale, 2305 Bridge View, Plano, Texas 75093, (US)  
**Wong, Cho Lun**, 119 Westview Cove Lane, Cary, North Carolina 27511, (US)  
 Gara, George, 232 Island Park Drive, Ottawa, Ontario K1Y 04A, (CA)  
 Eddisford, Allen Foster, 1 Moss Hill Trail, Stittsville, Ontario K0A 3G0,  
 (CA)

LEGAL REPRESENTATIVE:

Dennis, Mark Charles et al (30075), Nortel Limited Patents and Licensing  
 West Road, Harlow, Essex CM20 2SH, (GB)

PATENT (CC, No, Kind, Date): EP 398183 A2 901122 (Basic)  
 EP 398183 A3 921223  
 EP 398183 B1 951220

APPLICATION (CC, No, Date): EP 90108926 900511;

PRIORITY (CC, No, Date): US 353089 890517

DESIGNATED STATES: DE; FR; GB; IT; NL; SE

INTERNATIONAL PATENT CLASS: H04Q-003/62; H04Q-003/00; H04Q-003/58;  
 H04M-007/06;

CITED PATENTS (EP A): GB 2072994 A; US 4348554 A; US 4802199 A

CITED REFERENCES (EP A):

IEEE GLOBAL TELECOMMUNICATIONS CONFERENCE  
 PHILIPS TELECOMMUNICATION & DATA SYSTEMS REVIEW vol. 45, no. 3, September  
 1987, HILVERSUM (NL) pages 28 - 34 BROEKHUIZEN 'DPNNS1 in SOPHO-S';

ABSTRACT EP 398183 A2

The present invention provides a method of establishing carrier independent **network** services (CINS) wherein feature and voice information are decoupled such that feature information is transmitted on a signalling line (13) established on private and/or public facilities, but voice information is transmitted over a public **network** (12) when calls overflow, thereby permitting the terminating node (11) to identify the incoming call and associate feature information provided by the originating node (10). (see image in original document)

ABSTRACT WORD COUNT: 80

LEGAL STATUS (Type, Pub Date, Kind, Text):

Application: 901122 A2 Published application (A1with Search Report  
 ;A2without Search Report)

Change: 911016 A2 Representative (change)

Search Report: 921223 A3 Separate publication of the European or  
 International search report

Examination: 930203 A2 Date of filing of request for examination:  
 921207

Examination: 950125 A2 Date of despatch of first examination report:  
 941209

Change: 950222 A2 Representative (change)

\*Assignee: 950315 A2 Applicant (transfer of rights) (change):

NORTHERN TELECOM LIMITED (217325) World Trade  
Center of Montreal, 380 St. Antoine Street  
West, 8th Floor Montreal, Quebec H2Y 3Y4 (CA)  
(applicant designated states:  
DE;FR;GB;IT;NL;SE)

\*Assignee: 950315 A2 Previous applicant in case of transfer of  
rights (change): NORTHERN TELECOM LIMITED  
(217322) 600 de la Gauchetiere Street West  
Montreal Quebec H3B 4N7 (CA) (applicant  
designated states: DE;FR;GB;IT;NL;SE)

Grant: 951220 B1 Granted patent  
Oppn None: 961211 B1 No opposition filed

LANGUAGE (Publication, Procedural, Application): English; English; English  
FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	EPABF1	431
CLAIMS B	(English)	EPAB95	418
CLAIMS B	(German)	EPAB95	372
CLAIMS B	(French)	EPAB95	467
SPEC A	(English)	EPABF1	1960
SPEC B	(English)	EPAB95	1957
Total word count - document A			2391
Total word count - document B			3214
Total word count - documents A + B			5605

6/5/12 (Item 12 from file: 349)

DIALOG(R) File 349: PCT Fulltext  
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00652375

**ACUTE TWIST NEMATIC (ATN) LIQUID CRYSTAL DEVICE FOR OPTICAL COMMUNICATION  
APPLICATIONS**

**DISPOSITIF A CRISTAUX LIQUIDES NEMATIQUES A ANGLES DE TORSIONS AIGUS (ATN)  
POUR DES APPLICATIONS DE COMMUNICATION OPTIQUE**

Patent Applicant/Assignee:

CHORUM TECHNOLOGIES INC; Address - CHORUM TECHNOLOGIES INC., Suite 200,  
1155 East Collins Boulevard, Richardson, TX 75081, US

Inventor(s):

WONG Charles; Address - WONG, Charles, 4208 Karen Court, Plano, TX  
75074, US

CHEN Yen-Chen; Address - CHEN, Yen-Chen, 5 4th Chein Kung One Road,  
Hsinchu City, Taiwan, CN

WU Kuang-Yi; Address - WU, Kuang-Yi, 1112 Lakeridge Drive, Plano, TX  
75075, US

LIU Jian-Yu; Address - LIU, Jian-Yu, 2721 Woods Lane, Garland, TX 75044,  
US

Patent and Priority Information (Country, Number, Date):

Patent: WO 9935518 A2 19990715

Application: WO 99US121 19990104 (PCT/WO US9900121)

Priority Application: US 983567 19980106

Designated States: AL; AM; AT; AU; AZ; BA; BB; BG; BR; BY; CA; CH; CN; CU;  
CZ; DE; DK; EE; FI; GB; GD; GE; GH; GM; HR; HU; ID; IL; IN; IS; JP;  
KE; KG; KP; KR; KZ; LC; LK; LR; LS; LT; LU; LV; MD; MG; MK; MN; MW; MX;  
NO; NZ; PL; PT; RO; RU; SD; SE; SG; SI; SK; SL; TJ; TM; TR; TT; UA; UG;  
UZ; VN; YU; ZW; GH; GM; KE; LS; MW; SD; SZ; UG; ZW; AM; AZ; BY; KG; KZ;  
MD; RU; TJ; TM; AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LU;  
MC; NL; PT; SE; BF; BJ; CF; CG; CI; CM; GA; GN; GW; ML; MR; NE; SN; TD;  
TG

Main International Patent Class: G02B-000/;

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 4428

English Abstract

A twisted nematic liquid crystal-based electro-optic modulator with a twist angle between 0° and 90°, and preferably between 50° and 80°; is provided. The modulator provides a relatively rapid switching time such as less than about 50 milliseconds, and provides relatively large extinction ratios, such as greater than -25 dB. Preferably the liquid crystal entrance director differs from the polarization direction by a beta angle of about 15°.

#### French Abstract

La presente invention concerne un modulateur electro-optique a base de cristaux liquides nematicques a angles de torsion aigus, ayant un angle de torsion compris entre 0° et 90°, de preference entre 50° et 80°. Le modulateur presente un temps de commutation relativement rapide, par exemple inferieur a 50 millisecondes, et presente des rapports d'extension relativement importants, par exemple superieurs a -25 dB. De preference, l'orientation directrice d'entree des cristaux liquides differe de l'orientation de polarisation par un angle beta d'environ 15°.

6/5/13 (Item 13 from file: 349)  
DIALOG(R)File 349:PCT Fulltext  
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00586070

#### COMMUNICATION BUS SYSTEM SYSTEME DE COMMUNICATION A BUS

Patent Applicant/Assignee:

KONINKLIJKE PHILIPS ELECTRONICS NV; Address - KONINKLIJKE PHILIPS ELECTRONICS N.V. , Groenewoudseweg 1, NL - 5621 BA Eindhoven , NL  
PHILIPS NORDEN AB; Address - PHILIPS NORDEN AB , Kottbygatan 7, Kista, S-164 85 Stockholm , SE

Inventor(s):

BLOKS Rudolf Henricus Johannes; Address - BLOKS, Rudolf, Henricus, Johannes , Prof. Holstlaan 6, NL-5656 AA Eindhoven , NL  
WONG Calto ; Address - WONG, Calto , Prof. Holstlaan 6, NL-5656 AA Eindhoven , NL

Patent and Priority Information (Country, Number, Date):

Patent: WO 9831121 A2 19980716  
Application: WO 98IB18 19980107 (PCT/WO IB9800018)  
Priority Application: EP 97200076 19970110

Designated States: JP; KR; US; AT; BE; CH; DE; DK; ES; FI; FR; GB; GR; IE; IT; LU; MC; NL; PT; SE

Main International Patent Class: H04L-001/12;

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description  
Claims

Fulltext Word Count: 4024

#### English Abstract

Requesting stations can issue request packets via a bus. An execution station receives the request packets and executes commands modifying the same aspect of a state of the execution station in response to request packets from different stations. The execution station keeps information concerning execution of commands which were last executed in response to request packets for all the different requesting stations. The requesting stations can read this information to determine whether the commands corresponding to their packets are executed, even when other requesting stations are also issuing request packets. Preferably, the execution station shows each requesting station only the information about the execution of commands executed in response to its own request packets.

#### French Abstract

Les postes demandeurs peuvent emettre des paquets de demande par l'intermediaire d'un bus. Un poste d'execution recoit les paquets de demande et execute des commandes modifiant le meme aspect d'un poste

d'execution en reponse a des paquets de demande de differents postes. Le poste d'execution conserve l'information concernant l'execution de commandes qui ont ete executees en dernier en reponse a des paquets de demande pour tous les differents postes demandeurs. Les postes demandeurs peuvent lire cette information pour determiner si les commandes correspondant a leurs paquets sont executees, meme quand un autre poste demandeur emet egalement des paquets de demande. De preference, le poste d'execution montre a chaque poste demandeur uniquement l'information concernant l'execution de commandes executees en reponse a ses propres paquets de demande.

6/5/14 (Item 14 from file: 349)  
DIALOG(R)File 349:PCT Fulltext  
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00585653

**NUCLEIC ACID BINDERS HAVING AN HYDROXYAMINE MOTIF**  
**LIANTS D'ACIDES NUCLEIQUES COMPORTANT UN MOTIF HYDROXYAMINE**

Patent Applicant/Assignee:

THE SCRIPPS RESEARCH INSTITUTE; Address - THE SCRIPPS RESEARCH INSTITUTE  
, 10550 North Torrey Pines Road, La Jolla, CA 92037 , US

Inventor(s):

WONG Chi-Huey ; Address - WONG, Chi-Huey , P.O. Box 8154, Rancho Santa Fe, CA 92067 , US  
HENDRIX Martin; Address - HENDRIX, Martin , 399 Stratford Court, No. 327, Del Mar, CA 92014 , US  
ALPER Phil; Address - ALPER, Phil , Appartement B2, 9675 Genesee Avenue, San Diego, CA 92121 , US  
PRIESTLEY E Scott; Address - PRIESTLEY, E., Scott , 5695 Regis Avenue, San Diego, CA 92120 , US

Patent and Priority Information (Country, Number, Date):

Patent: WO 9830570 A1 19980716

Application: WO 98US549 19980113 (PCT/WO US9800549)

Priority Application: US 9735483 19970113

Designated States: AL; AM; AT; AU; AZ; BA; BB; BG; BR; BY; CA; CH; CN; CU; CZ; DE; EE; FI; GB; GE; GH; GM; GW; HU; ID; IL; IS; JP; KE; KG; KP; KR; KZ; LC; LK; LR; LS; LT; LU; LV; MD; MG; MK; MN; MW; MX; NO; NZ; PL; PT; RO; RU; SD; SE; SG; SI; SK; SL; TJ; TM; TR; TT; UA; UG; UZ; VN; YU; ZW; GH; GM; KE; LS; MW; SD; SZ; UG; ZW; AM; AZ; BY; KG; KZ; MD; RU; TJ; TM; AT; BE; CH; DE; DK; ES; FI; FR; GB; GR; IE; IT; LU; MC; NL; PT; SE; BF; BJ; CF; CI; CM; GA; GN; ML; MR; NE; SN; TD; TG

Main International Patent Class: C07H-001/00;

International Patent Class: C07H-015/04; C07H-015/12;

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 45402

**English Abstract**

The invention relates to the combination of hydroxyamines with nucleic acid binding motifs to generate molecules and libraries of molecules targeting specific nucleic acid sequences. In particular, a series of libraries are constructed which contain hydroxyamine functionalities that are attached to various template backbones which display varying degrees of molecular recognition to phosphodiesters and varying degrees of sequence specific recognition to nucleic acids.

**French Abstract**

La presente invention concerne la combinaison d'hydroxyamines avec des motifs de liaison d'acide nucleique de maniere a produire des molecules et des bibliotheques de molecules ciblant des sequences specifiques d'acide nucleique. En particulier, on construit une serie de biblioteques contenant des fonctionnalites hydroxyamine attaches a des squelettes de matrice varies, presentant des degres divers de reconnaissance moleculaire vis a vis des phosphodiesters et des degres divers de

reconnaissance specifique de sequence vis a vis des acides nucleiques.

6/5/15 (Item 15 from file: 349)

DIALOG(R)File 349:PCT Fulltext

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00418975

APPARATUS FOR PROGRAMMABLE CIRCUIT AND SIGNAL SWITCHING

DISPOSITIF DESTINE A UN CIRCUIT PROGRAMMABLE ET A LA COMMUTATION DE SIGNAUX

Patent Applicant/Assignee:

I-CUBE INC

Inventor(s):

HSIEH Wen-Jai

HORNG Chi-Song

**WONG Chun Chiu Daniel**

Patent and Priority Information (Country, Number, Date):

Patent: WO 9614688 A1 19960517

Application: WO 95US14202 19951031 (PCT/WO US9514202)

Priority Application: US 94333524 19941102

Designated States: JP; AT; BE; CH; DE; DK; ES; FR; GB; GR; IE; IT; LU; MC;

NL; PT; SE

Main International Patent Class: H03K-019/0175;

Publication Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 11427

#### English Abstract

A field programmable interconnect device (FPID 10) includes a set of ports (14) and an array of switch cells (16) for selectively interconnecting pairs of the ports. The switch cells are organized into a hierarchy of subarrays, and a control cell is provided for each subarray (fig. 6). Each switch cell includes a crosspoint switch and a single-bit memory. A bit stored in the memory indicates whether the switch, when enabled, is to interconnect its pair of FPID I/O ports. A data bit stored in each control cell indicates whether all switching cells of an associated subarray are enabled. In a "rapid connect" mode of operation, the FPID sets the state of the bit stored in any individual switch or control cell in response to parallel input data identifying the cell and indicating the state of the bit to be stored in the cell. In the rapid connect mode, the FPID can be programmed to rapidly switch connections between individual lines or between parallel buses connected to its ports.

#### French Abstract

Un dispositif d'interconnexion programmable par logiciel (FPID, 10) comprend une serie de ports (14) et une batterie de cellules de commutation (16) qui permettent d'interconnecter selectivement deux ports donnees. Ces cellules de commutation sont organisees en une hierarchie de sous-batteries dotees chacune d'une cellule de commande (Fig. 6). Chaque cellule de commutation presente un commutateur pour point de connexion et une memoire pour un bit. Un bit mis en memoire indique si le commutateur, quand il a recu un signal d'autorisation, doit interconnecter sa paire de ports d'entree/sortie de FPID. Un bit de donnee mis en memoire dans chaque cellule de commande indique si toutes les cellules d'une sous-batterie associee qui commutent ont recu un signal d'autorisation. En mode de fonctionnement a "connexion rapide", le FPID fixe l'etat du bit mis en memoire dans toute cellule individuelle de commutation ou de commande en reponse a des donnees d'entrees paralleles identifiant cette cellule et indiquant l'etat du bit qui doit y etre mis en memoire. Dans ce mode de connexion rapide, le FPID peut etre programme pour commuter rapidement des connexions entre des lignes individuelles ou entre des bus paralleles connectes a ses ports.

6/5/16 (Item 16 from file: 349)

DIALOG(R)File 349:PCT Fulltext  
(c) 2000 WIPO/MicroPatent. All rts. reserv.

00334561

**CELLULAR RADIOTELPHONE SYSTEM SIGNALLING PROTOCOL**  
**PROTOCOLE DE SIGNALISATION D'UN SYSTEME DE RADIOTELPHONE CELLULAIRE**

Patent Applicant/Assignee:

TELEFONAKTIEBOLAGET LM ERICSSON

Inventor(s):

**WONG Chi**

Patent and Priority Information (Country, Number, Date):

Patent: WO 9321715 A1 19931028

Application: WO 93SE301 19930407 (PCT/WO SE9300301)

Priority Application: US 92868194 19920414

Designated States: AU; BR; CA; GB; KR; NZ; SE

Main International Patent Class: H04L-012/56;

International Patent Class: H04Q-007/04;

Publication Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 10454

**English Abstract**

A signalling protocol (400) for use in communication between cellular telephone exchanges (10, 12 and 14). The signalling protocol (400) for messages is structured to include software package data (478, 572, 620, 670) which identifies the particular software package or version used by the message source. This enables the cellular telephone exchange (10, 12 or 14) which receives the signalling protocol (400) to understand the capabilities and features incorporated in the sending cellular telephone exchange (10, 12 or 14) by virtue of the version of the software package incorporated in the sending cellular telephone exchange (10, 12, or 14). Although the signalling protocol (400) is described as used by three cellular telephone exchanges (10, 12 and 14), any number of like systems can use the signalling protocol (400).

**French Abstract**

Protocole de signalisation (400) s'utilisant dans une communication entre des centraux telephoniques cellulaires (10, 12, et 14). Le protocole de signalisation (400) de messages est structure de facon a comprendre des donnees de progiciel (478, 572, 620, 670) identifiant le progiciel particulier ou la version de progiciel utilises par la source de message. Ceci permet au central telephonique cellulaire (10, 12 ou 14) recevant le protocole de signalisation (400) de comprendre les potentiels et les caracteristiques incorpores dans le central telephonique cellulaire emetteur (10, 12 ou 14) d'apres la version du progiciel incorpore dans le central telephonique cellulaire emetteur (10, 12 ou 14). Bien que le protocole de signalisation (400) soit decrit comme etant utilise par trois centraux telephoniques cellulaires (10, 12 et 14), un nombre quelconque de systemes similaires peut mettre en application ledit protocole de signalisation (400).

**6/5/17 (Item 17 from file: 349)**

DIALOG(R)File 349:PCT Fulltext  
(c) 2000 WIPO/MicroPatent. All rts. reserv.

00328725

**BIT ERROR RATE CONTROLLED SQUELCH**

**SILENCIEUX COMMANDE PAR LES TAUX D'ERREURS SUR LES BITS**

Patent Applicant/Assignee:

MOTOROLA INC

Inventor(s):

BRANCH Tony R

**WONG Chin P**

Patent and Priority Information (Country, Number, Date):

Patent: WO 9315559 A1 19930805

Application: WO 93US511 19930121 (PCT/WO US9300511)  
Priority Application: US 92829830 19920203  
Designated States: CA; JP; KR; AT; BE; CH; DE; DK; ES; FR; GB; GR; IE; IT;  
LU; MC; NL; PT; SE  
Main International Patent Class: H04B-001/10;  
Publication Language: English  
Fulltext Availability:  
Detailed Description  
Claims

Fulltext Word Count: 2396

English Abstract

A radio communication device (100) includes an audio output device (116). The communication device (100) also includes a receiver (104) for receiving a signal and a digital signal processor (110) for calculating the bit error rate (BER) of the received signal. Also included in the communication device (100) is a comparator (208) for comparing the calculated BER with a threshold value and determining if the calculated BER is above the threshold value. The DSP (110) is coupled to audio gates (114) where the received audio is prevented from reaching the audio output device (116) when the BER is above the threshold value.

French Abstract

Dispositif (100) de radiocommunications comprenant un dispositif de sortie audio (116), un recepteur (104) de signal et un processeur (110) de signal numerique qui calcule les taux d'erreurs sur les bits (TEB) du signal recu. Ce dispositif (100) de communication comporte egalement un comparateur (208) qui compare le TEB calcule a une valeur de seuil et qui determine si le TEB calcule est superieur a la valeur de seuil. Le processeur de signal numerique (110) est couple a des portes audio (114) au niveau desquelles le signal sonore recu est arrete et ne peut atteindre le dispositif de sortie audio (116) lorsque le TEB est superieur a la valeur de seuil

21/3,K/1 (Item 1 from file: 474)  
DIALOG(R)File 474:New York Times Abs  
(c) 2000 The New York Times. All rts. reserv.

07528478 NYT Sequence Number: 526266970608  
**HOWDYDOODY.COM**  
New York Times, Col. 1, Pg. 15, Sec. 4  
Sunday June 8 1997

ABSTRACT:

Frank Rich Op-Ed column warns that **Internet** is burgeoning with animated, game-filled sites run entirely by advertisers, in which characters like...

21/3,K/2 (Item 2 from file: 474)  
DIALOG(R)File 474:New York Times Abs  
(c) 2000 The New York Times. All rts. reserv.

07524527 NYT Sequence Number: 557340970610  
**FRENCH PURISTS LOSE THEIR CASES**  
Associated Press  
New York Times, Col. 4, Pg. 2, Sec. D  
Tuesday June 10 1997

ABSTRACT:

...to sue Georgia Tech campus in eastern France, demanding that it make its page on **World Wide Web** bilingual; groups also sued British cosmetics chain Body Shop for labeling its products only in English and electronics **store** Inter Discount for selling video games with English-only instructions; court rejects lawsuits because watchdog...

21/3,K/3 (Item 3 from file: 474)  
DIALOG(R)File 474:New York Times Abs  
(c) 2000 The New York Times. All rts. reserv.

07496800 NYT Sequence Number: 462012970203  
**TAKING IN THE SITES: CYBERSPACE RESUMES FIT THE MODERN JOB HUNT**  
Rampe, David  
New York Times, Col. 1, Pg. 6, Sec. D  
Monday February 3 1997

ABSTRACT:

Many places on **World Wide Web** offer simple forms to job **seekers** to prepare electronic resumes; employers, especially big technology companies, **want** ability to search for 'key words' to indicate person's match for a job (M)

21/3,K/4 (Item 4 from file: 474)  
DIALOG(R)File 474:New York Times Abs  
(c) 2000 The New York Times. All rts. reserv.

07493387 NYT Sequence Number: 248215970120  
**TECHNOLOGY: CONNECTIONS: MAKING THE INTERNET COME TO YOU, THROUGH 'PUSH' TECHNOLOGY.**  
Rothstein, Edward  
New York Times, Col. 1, Pg. 5, Sec. D  
Monday January 20 1997

ABSTRACT:

Technology column explores one of hottest areas of **Internet** development, 'push' technology, in which **Internet** comes to user, not the other way around; idea behind push technology is that viewer...

21/3,K/5 (Item 5 from file: 474)

DIALOG(R)File 474:New York Times Abs  
(c) 2000 The New York Times. All rts. reserv.

07489934 NYT Sequence Number: 059846970107  
**INTERNET TACKLES MYSTERY OF AMPHIBIAN DECLINE**  
Hilchey, Tim  
New York Times, Col. 3, Pg. 4, Sec. C  
Tuesday January 7 1997

ABSTRACT:

Researchers **seeking** explanations for rapid declines in many amphibian populations across North America are sharing ideas in three-month cyberconference on **World Wide Web** ; Sam Droege, biologist with US Geological Survey, explains **need** to share information quickly, at minimal expense; says papers on amphibian deformities have been added to on-line offerings at EPA **request** (S)

**21/3,K/6 (Item 6 from file: 474)**

DIALOG(R)File 474:New York Times Abs  
(c) 2000 The New York Times. All rts. reserv.

07454714 NYT Sequence Number: 395072960919  
**REGULATORS TURN SPOTLIGHT ON CYBERMONEY**  
Hansell, Saul  
New York Times, Col. 1, Pg. 5, Sec. D  
Thursday September 19 1996

ABSTRACT:

...electronic money, as concerns grow about electronic money laundering, cybercounterfeiting and bank runs on the **Internet** ; Treasury Sec Robert E Rubin will announce two initiatives intended to grapple with new technology...

...regulators will look at consumer protection issues raised by new technologies, like smart cards that **store** electronic money for making small **purchases** ; international group of regulators will examine international cooperation **needed** as money moves through borderless world of **Internet** ; it will take years to reach consensus, given complex international issues involved (M)

**21/3,K/7 (Item 7 from file: 474)**

DIALOG(R)File 474:New York Times Abs  
(c) 2000 The New York Times. All rts. reserv.

07446387 NYT Sequence Number: 918881960819  
**NETSCAPE MOVES TO RAISE STAKES IN BROWSER WAR**  
Lewis, Peter H  
New York Times, Col. 5, Pg. 1, Sec. D  
Monday August 19 1996

ABSTRACT:

Netscape Communications Corp to release new version of its Navigator **Internet** software; Netscape has negotiated deals with 26 electronic publishers, to allow users of its newest...

...delivery' of broad array of news and sports information; Netscape's browser will gather information **requested** by user and deliver it, in form of **Web pages** , to user's **electronic mail** in-box on Netscape home page; release of Netscape Navigator 3.0, rushed to market week after Microsoft Corp introduced its own **Internet Explorer** 3.0, sets stage for critical showdown between most powerful software company in world and small but fast-growing upstart that **seeks** to dominate networked computing just as Microsoft dominated desktop computing (M)

**21/3,K/8 (Item 8 from file: 474)**

DIALOG(R)File 474:New York Times Abs  
(c) 2000 The New York Times. All rts. reserv.

07430851 NYT Sequence Number: 618128960529  
**SURGE EXPECTED IN SALES OF CABLE MODEMS**  
Reuters  
New York Times, Col. 5, Pg. 3, Sec. D  
Wednesday May 29 1996

ABSTRACT:

Dataquest predicts doubling in North American **demand** this year for cable modems as consumers **seek** faster **Internet** links (S)

**21/3,K/9 (Item 9 from file: 474)**  
DIALOG(R)File 474:New York Times Abs  
(c) 2000 The New York Times. All rts. reserv.

07426570 NYT Sequence Number: 266329960507  
**SCHOOL PROJECT LAMPOONED BY G.O.P. TOTTERS BUT DOESN'T FALL**  
Cushman, John H Jr  
New York Times, Col. 1, Pg. 18, Sec. A  
Tuesday May 7 1996

ABSTRACT:

Republicans **want** to eliminate program that teaches students at thousands of schools across country to **collect** data on environment and to share information with other students, teachers and scientists over **Internet**; Clinton Administration vows to salvage program by rationing money previously approved by Congress and **seeking** private contributions; photo (M)

**21/3,K/10 (Item 10 from file: 474)**  
DIALOG(R)File 474:New York Times Abs  
(c) 2000 The New York Times. All rts. reserv.

07411022 NYT Sequence Number: 154822960229  
**AT&T PLANS TO DISCONTINUE NETWORK NOTES**  
Zuckerman, Laurence  
New York Times, Col. 4, Pg. 4, Sec. D  
Thursday February 29 1996

ABSTRACT:

...designed to operate on special communications network designed by AT&T, but with rise of **Internet**, service's potential customers no longer **wanted** to pay AT&T for access to information **stored** on Notes data bases because it is cheaper for them to use their **Internet** connections (M)

**21/3,K/11 (Item 11 from file: 474)**  
DIALOG(R)File 474:New York Times Abs  
(c) 2000 The New York Times. All rts. reserv.

07409287 NYT Sequence Number: 025909960221  
**MICROSOFT SHIFTS FOCUS OF SOFTWARE**  
Markoff, John  
New York Times, Col. 6, Pg. 4, Sec. D  
Wednesday February 21 1996

ABSTRACT:

...divisions that will each deal with a specific industry segment: Desktop and Business Systems division, **Internet** Platform and Tools division and Consumer Platform division; says changes will require no job cuts...

...Microsoft understands that its current business is being fundamentally challenged by the rise of the **Internet** and that it **needs** to remake

itself into a new kind of company (M)

**21/3,K/12 (Item 12 from file: 474)**

DIALOG(R)File 474:New York Times Abs  
(c) 2000 The New York Times. All rts. reserv.

07351226 NYT Sequence Number: 215201960105

**2 LARGE PHONE COMPANIES SEEK HIGHER DIGITAL RATES**

Markoff, John  
New York Times, Col. 5, Pg. 2, Sec. D  
Friday January 5 1996

ABSTRACT:

Pacific Bell unit of Pacific Telesis Group and US West **seek** rate increases that would more than double price of their consumer-oriented digital telephone services; their **requests** lead critics to charge that telephone industry is in danger of crippling promising shortcut to **Internet**; companies argue that costs of providing new consumer telephone service known as Integrated Services Digital...

**21/3,K/13 (Item 13 from file: 474)**

DIALOG(R)File 474:New York Times Abs  
(c) 2000 The New York Times. All rts. reserv.

07253887 NYT Sequence Number: 031356951218

**TELECOMMUNICATIONS GIANTS JOIN INTERNET SECURITY QUEST**

Lohr, Steve  
New York Times, Col. 3, Pg. 2, Sec. D  
Monday December 18 1995

ABSTRACT:

World's biggest telecommunications companies have formed consortium to **seek** to establish layer of software and hardware standards that would effectively rest atop the **Internet**; goal is to make **Internet** more secure, reliable and easy to use, while opening private data networks so that, for...

**21/3,K/14 (Item 14 from file: 474)**

DIALOG(R)File 474:New York Times Abs  
(c) 2000 The New York Times. All rts. reserv.

07008701 NYT Sequence Number: 029700951011

**DISCOVERY OF INTERNET FLAWS IS SETBACK FOR ON-LINE TRADE**

New York Times, Col. 1, Pg. 1, Sec. A  
Wednesday October 11 1995

ABSTRACT:

Recent rush to **Internet** computer network by companies **seeking** to exploit commercial possibilities has obscured fact that giving system new purpose has unearthed fundamental...

**21/3,K/15 (Item 15 from file: 474)**

DIALOG(R)File 474:New York Times Abs  
(c) 2000 The New York Times. All rts. reserv.

06771846 NYT Sequence Number: 026212940908

**TIMES PLANS ON-LINE TEST FOR CLASSIFIED ADVERTISING**

New York Times, Col. 5, Pg. 6, Sec. D  
Thursday September 8 1994

ABSTRACT:

...for first time, The New York Times will begin six-month test during which **help-wanted** advertisements that appear in the newspaper will also be available on **Internet**, computer network system; newspaper will make

advertising service available without charge to newspapers' advertisers and to job **seekers** who have access to the **Internet** (S)

**21/3,K/16 (Item 1 from file: 475)**  
DIALOG(R)File 475:Wall Street Journal Abs  
(c) 2000 The New York Times. All rts. reserv.

07923569 NYT Sequence Number: 000000961209  
**THE INTERNET: HOW CAN I FIND WHAT I'M LOOKING FOR?**  
ZIEGLER, BART  
Wall Street Journal, Col. 1, Pg. 20, Sec. R  
Monday December 9 1996

**ABSTRACT:**

Article in special section on the **Internet** looks at the limitations of Web search 'engines'; notes that Web-search services, although improving, often return thousands of responses to a simple **request** for information, many of which bear little or no relation to what the user is **seeking** ; chart (M)

**21/3,K/17 (Item 2 from file: 475)**  
DIALOG(R)File 475:Wall Street Journal Abs  
(c) 2000 The New York Times. All rts. reserv.

07922324 NYT Sequence Number: 000000961129  
**MTV SAYS, I WANT MY WEB-SITE FEE, SEEKING TO MAKE THE INTERNET PAY OFF**  
Weber, Thomas E  
Wall Street Journal, Col. 3, Pg. 2, Sec. B  
Friday November 29 1996

**MTV SAYS, I WANT MY WEB-SITE FEE, SEEKING TO MAKE THE INTERNET PAY OFF**

**21/3,K/18 (Item 3 from file: 475)**  
DIALOG(R)File 475:Wall Street Journal Abs  
(c) 2000 The New York Times. All rts. reserv.

07913290 NYT Sequence Number: 000000960912  
**MSNBC TO ANNOUNCE ACCORD WITH MAKER OF OFF-LINE SOFTWARE**  
Wall Street Journal, Col. 4, Pg. 6, Sec. B  
Thursday September 12 1996

**ABSTRACT:**

MSNBC on the **Internet** is expected to announce an exclusive relationship with Freeloader Inc, maker of off-line software for gathering information over the **World Wide Web** automatically, eliminating the need for users to **seek** it out on the Web (S)

**21/3,K/19 (Item 4 from file: 475)**  
DIALOG(R)File 475:Wall Street Journal Abs  
(c) 2000 The New York Times. All rts. reserv.

07900498  
**DIGITAL TO LAUNCH A FAMILY OF SOFTWARE TO CARRY ON THE ALTAVISTA BRAND NAME**  
Choi, Audrey  
Wall Street Journal, Col. 1, Pg. 8, Sec. B  
Monday May 6 1996

**ABSTRACT:**

Digital Equipment Corp, **seeking** to capitalize on popularity of its free AltaVista **Internet** search service, to launch new family of AltaVista software products; will begin selling versions of search service customized to meet **needs** of businesses and organizations (M)

21/3,K/20 (Item 5 from file: 475)  
DIALOG(R)File 475:Wall Street Journal Abs  
(c) 2000 The New York Times. All rts. reserv.

07601746 NYT Sequence Number: 000000960318  
**EUROPE SEEKS TO REGULATE THE INTERNET, AS INDUSTRY FEARS SUPPORT NEED FOR CONTROLS**  
Murray, Shailagh; Hudson, Richard L  
Wall Street Journal, Col. 1, Pg. 7A, Sec. A  
Monday March 18 1996

**EUROPE SEEKS TO REGULATE THE INTERNET, AS INDUSTRY FEARS SUPPORT NEED FOR CONTROLS**

21/3,K/21 (Item 6 from file: 475)  
DIALOG(R)File 475:Wall Street Journal Abs  
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07030920  
**NEW UNIT FORMING TO LINK SOFTWARE CONCERNS, INTERNET**  
Wall Street Journal, Col. 6, Pg. 6, Sec. B  
Thursday February 16 1995

ABSTRACT:

America Online Inc says it is forming a unit aimed at the growing **Internet** called WebSoft Inc which will **seek** to license software companies that **want** to do business on the **Internet** ; says it has hired William L Dunn, former executive of Dow Jones & Co, to run...

21/3,K/22 (Item 7 from file: 475)  
DIALOG(R)File 475:Wall Street Journal Abs  
(c) 2000 The New York Times. All rts. reserv.

07001049  
**STRIPPED-DOWN PCS WILL BE TALK OF COMDEX**  
Wall Street Journal, Col. 3, Pg. 1, Sec. B  
Friday November 10 1995

ABSTRACT:

Biggest question at Comdex trade show in Las Vegas, Nev, is whether **Internet** will change power structure of the computer world; growing number of analysts and executives believe...

...and Microsoft Corp in software; one radical concept would be to remove hard disk that **stores** programs in personal computers, allowing these terminal-type devices to use **Internet** to grab any software or data **needed** for the moment; major computer and consumer-electronics companies, such as Sun Microsystems Inc, Oracle...

21/3,K/23 (Item 8 from file: 475)  
DIALOG(R)File 475:Wall Street Journal Abs  
(c) 2000 The New York Times. All rts. reserv.

06762868  
**INTERNET'S REGISTRY MOVES TO RESTRICT 'NAME' CLAIMS**  
Wall Street Journal, Col. 6, Pg. 16, Sec. B  
Wednesday September 28 1994

ABSTRACT:

**Internet** Network Information Center says it has started denying **requests** from companies **seeking** more than one name on the network as an attempt to control the problem of.

19/3,K/1 (Item 1 from file: 634)  
DIALOG(R)File 634:San Jose Mercury  
(c) 2000 San Jose Mercury News. All rts. reserv.

09281200

**CAREER RESOURCES**

San Jose Mercury News (SJ) - Wednesday, October 8, 1997  
Edition: Morning Final Section: Getting Ahead Page: 17G  
Word Count: 1,757

TEXT:

...1011

and 19925 Stevens Creek Blvd.  
Cupertino 95014-2315  
(408) 437-7700

The two full- **service** locations provides small offices and business support **services** to Silicon Valley professionals.

(box) American Society  
of Women Accountants  
P.O. Box 1301  
Santa...

...39550 Liberty St., Suite 201  
Fremont 94538  
(510) 354-3901

Provides resource information via their **homepage** ; finds federal funding; provides management assistance; capital access information along with providing workshops and seminars...

...include statistical process control, continuous process improvement, ISO 9000 certification and an introduction to the **Internet** .

(box) Center to Develop  
Women Entrepreneurs,  
San Jose State University  
Business Tower

One Washington Square... strategies, including resume writing, interviewing techniques, networking. Resource center, job-placement assistance, temporary employment service. **Web page** : <http://www.impactonline.org/prohired/>

(box) ProMatch  
505 W. Olive Ave., Suite 200  
Sunnyvale  
(408) 736-2391...

... career development counseling and contacts for professionals actively searching for work. The center has an **Internet** site on which members resumes are published (<http://www.promatch.org>). The no-fee organization is sponsored by EDD and the NOVA Private Industry...

... healthy business economy in downtown San Jose. Goals include retaining downtown's existing businesses and **customers** and attracting new **customers** .

(box) San Jose Main Library,  
Business Reference Section  
180 W. San Carlos St.  
San Jose...

... start-up kit (for use in the library only) that contains business license and other **forms** needed to launch a company, fact books containing demographics of Santa Clara County, books on...

... surveys, business reports on microfiche, and the San Jose Mercury News on CD-ROM.

(box) **Service Corps**  
of Retired Executives (SCORE)  
96 N. Third St., Suite 260  
San Jose  
(408) 288...

...Center  
1875 Lundy Ave., Suite 200  
San Jose 95133  
(408) 953-1400  
Web site: <http://www.svpic.com>  
Hoang Bui, unit supervisor  
Offers free job training, career planning and job search...

...Sunnyvale Ave., Suite 204  
Sunnyvale 94086  
(408) 736-0680  
(888) 726-2712  
Visit Web site: [www.siliconvalley-sbdc.org](http://www.siliconvalley-sbdc.org)  
Elza Minor, director  
Rebecca McConnell, program assistant  
Offers free, confidential one-on...

...searches.

(box) United Minority  
Business Entrepreneurs  
413 Josefa St.  
San Jose 95126  
(408) 995-0500

Helps women-, minority- and disabled veteran-owned businesses in advertising to win contracts with local and...

...Enterprise Network ; Entrepreneur 's Resource ; Export Resource Center ; Foreign Trade Zone ; Gavilan College ; Ideas ; Independent **Business** ; Institute for **Business** ; National Association ; National Federation ; Novell ; NOVA Private Industry Council ; Office of Economic Development ; Private Industry...

19/3,K/2 (Item 2 from file: 634)  
DIALOG(R)File 634:San Jose Mercury  
(c) 2000 San Jose Mercury News. All rts. reserv.

09232080

**CAREER RESOURCES**

San Jose Mercury News (SJ) - Wednesday, August 20, 1997  
Edition: Morning Final Section: Getting Ahead Page: 9G  
Word Count: 1,757

TEXT:

...1011  
and 19925 Stevens Creek Blvd.  
Cupertino 95014-2315  
(408) 437-7700

The two full- **service** locations provides small offices and business support **services** to Silicon Valley professionals.

(box) American Society  
of Women Accountants  
P.O. Box 1301  
Santa...

...39550 Liberty St., Suite 201

Fremont 94538

(510) 354-3901

Provides resource information via their **homepage** ; finds federal funding; provides management assistance; capital access information along with providing workshops and seminars...

...include statistical process control, continuous process improvement, ISO 9000 certification and an introduction to the **Internet** .

(box) Center to Develop  
Women Entrepreneurs,  
San Jose State University  
Business Tower

One Washington Square... strategies, including resume writing, interviewing techniques, networking. Resource center, job-placement assistance, temporary employment service. **Web page** : <http://www.impactonline.org/prohired/>

(box) ProMatch  
505 W. Olive Ave., Suite 200  
Sunnyvale  
(408) 736-2391...

... career development counseling and contacts for professionals actively searching for work. The center has an **Internet** site on which members resumes are published (<http://www.promatch.org>). The no-fee organization is sponsored by EDD and the NOVA Private Industry...

... healthy business economy in downtown San Jose. Goals include retaining downtown's existing businesses and **customers** and attracting new **customers** .

(box) San Jose Main Library,  
Business Reference Section  
180 W. San Carlos St.  
San Jose...

... start-up kit (for use in the library only) that contains business license and other **forms** needed to launch a company, fact books containing demographics of Santa Clara County, books on...

... surveys, business reports on microfiche, and the San Jose Mercury News on CD-ROM.

(box) **Service Corps**  
of Retired Executives (SCORE)  
96 N. Third St., Suite 260  
San Jose  
(408) 288...

...Center  
1875 Lundy Ave., Suite 200  
San Jose 95133  
(408) 953-1400  
Web site: <http://www.svpic.com>  
Hoang Bui, unit supervisor  
Offers free job training, career planning and job search...

...Sunnyvale Ave., Suite 204  
Sunnyvale 94086  
(408) 736-0680  
(888) 726-2712  
Visit Web site: [www.siliconvalley-sbdc.org](http://www.siliconvalley-sbdc.org)

Elza Minor, director  
Rebecca McConnell, program assistant  
Offers free, confidential one-on...

...searches.

(box) United Minority  
Business Entrepreneurs  
413 Josefa St.  
San Jose 95126  
(408) 995-0500

Helps women-, minority- and disabled veteran-owned businesses in advertising to win contracts with local and...

...Enterprise Network ; Entrepreneur 's Resource ; Export Resource Center ; Foreign Trade Zone ; Gavilan College ; Ideas ; Independent **Business** ; Institute for **Business** ; National Association ; National Federation ; Novell ; NOVA Private Industry Council ; Office of Economic Development ; Private Industry...

19/3, K/3 (Item 3 from file: 634)

DIALOG(R)File 634:San Jose Mercury  
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09229055

**VENTURE CAPITAL SURVEY**

San Jose Mercury News (SJ) - Sunday, August 17, 1997  
Edition: Morning Final Section: Business Page: 5D  
Word Count: 3,919

...000

US Venture Partners  
Telecom integrated circuits

Colorado Microdisplay  
Berkeley  
\$960,000  
Hambrecht & Quist  
Small **form** factor display

DynaChip  
Sunnyvale  
\$19,700,000  
Hambrecht & Quist  
(hbox) Integral Capital Partners  
(hbox) JAFCO...

...hbox) Telos Venture Partners  
(hbox) Weiss Peck and Greer Venture Partners  
Field-programmable gate arrays

**FormFactor**  
Livermore  
\$13,500,000  
Institutional Venture Partners  
(hbox) Leeway and Co.  
(hbox) Mohr Davidow Ventures...

... antifuse technology designed for the fast turnaround of application-specific integrated circuits

San Jose  
\$2,600,000  
Sigma Partners  
Fault detection software for integrated circuit design

Silicon...

...Silicon Valley Research(s2)  
San Jose  
\$1,500,000  
Bay Partners  
(hbox) Shea and Co.  
**Electronic design automation** software for integrated circuits

Smart Machines  
San Jose  
\$4,700,000  
Bessemer Venture Partners  
(hbox...

...round Primary venture capital investors Product

Candescent Technologies  
San Jose  
\$56,700,000  
21st Century **Internet** Venture Partners  
(hbox) Chemicals and Materials Enterprise Assoc.  
(hbox) Citicorp Venture Capital Ltd.  
(hbox) Hewlett...Capital  
(hbox) Robertson Stephens Venture Capital  
(hbox) US Venture Partners  
Travel reservation services on the **Internet**

Interwoven(s1)  
Los Altos  
\$4,000,000  
Charter Venture Capital  
**Internet** Web site production control

kana.com  
Palo Alto  
\$700,000  
Draper Fisher Associates Fund  
(hbox) Draper Richards  
Help-desk software for e-mail-based customer support via **Internet**

Link Exchange(s1)  
San Francisco  
\$3,190,000  
Draper Richards  
(hbox) Sequoia Capital  
**Internet** advertising technology and services

Liquid Audio  
Redwood City  
\$6,250,000  
Hummer Winblad Venture Partners...

...Paul Allen Group  
(hbox) Platinum Venture Partners  
Tools and servers for publishing music via the **Internet**

Magnifi(s1)  
Cupertino  
\$3,000,000  
**Crystal Internet**  
(hbox) Draper Fisher Jurvetson  
(hbox) Gideon Hixon Partners  
(hbox) IDG Ventures  
Software that **organizes**, manages, and retrieves **digital** media content on Web sites and corporate intranets

Narrowline(s1)  
San Francisco  
\$3,500,000  
El Dorado Ventures  
(hbox) Onset Ventures  
**Internet** media transaction company

Navitel Communications  
Menlo Park  
\$500,000  
Draper Fisher Associates Fund  
(hbox) Wasatch...

...Clara  
\$5,535,000  
Austin Ventures  
(hbox) Sequoia Capital  
Browser companion that diagnoses and corrects **Internet** performance problems

VOIS  
Sunnyvale  
\$600,000  
Technology Funding Venture Partners  
Voice-activated **Internet** applications

Wallop Software  
Foster City  
\$5,000,000  
Integral Capital Partners  
(hbox) Kleiner Perkins Caufield & Byers  
Software that enables development teams to assemble and maintain highly reliable **Web based** applications

Wire Networks  
San Mateo  
\$500,000  
AVI Capital  
Online publishing company focused on the...Coloma Wireless(s1)  
San Francisco  
\$15,250,000  
Alta Communications/Burr Egan Deleage and Co.  
**Purchased** and will sell licenses for wireless telecommunication services

Command Audio(s1)  
Redwood City  
\$1,125,000  
Hambrecht & Quist  
Radio-on- **demand** software and **service** based on PointCast technology that allows cars to receive custom audio content

E/O Networks...

19/3, K/4 (Item 4 from file: 634)  
DIALOG(R) File 634: San Jose Mercury  
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09176108

**CAREER RESOURCES**

San Jose Mercury News (SJ) - Wednesday, June 25, 1997  
Edition: Morning Final Section: Getting Ahead Page: 11G  
Word Count: 1,627

TEXT:

...1011  
and 19925 Stevens Creek Blvd.  
Cupertino 95014-2315  
(408) 437-7700

The two full- **service** locations provides small offices and business support **services** to Silicon Valley professionals.

\* American Society  
of Women Accountants  
1556 Holford Ave., Suite 381  
Santa...

...39550 Liberty St., Suite 201  
Fremont 94538  
(510) 354-3901

Provides resource information via their **homepage** ; finds federal funding; provides management assistance; capital access information along with providing workshops and seminars...

...include statistical process control, continuous process improvement, ISO 9000 certification and an introduction to the **Internet** .

\* Center to Develop  
Women Entrepreneurs,  
San Jose State University  
Business Tower  
One Washington Square  
San...

...District  
14000 Fruitvale Ave.  
Saratoga 95070-5698  
(408) 741-2425  
Fax: (408) 867-2522  
<http://www.wvmccd.cc.ca.us/wvmccd/EDI/>  
Rick Kuhn,  
outreach and information officer  
Administers economic development...

... free advice over two months. Also provides the Silicon Valley Capital Network, a computer matchmaking **service** that links investors to new start-up companies. Publishes the Entrepreneur's Resource Guide, a...

... Serves southern Santa Clara, San Benito and Monterey counties. Offers free one-on-one counseling; **help** in writing business plans; seminars and workshops on workers' compensation insurance, international trade and salesmanship actively searching for work. The center has an **Internet** site on which members resumes are published (<http://www.promatch.org>). The no-fee organization is sponsored by EDD and the NOVA Private Industry...

... healthy business economy in downtown San Jose. Goals include retaining downtown's existing businesses and **customers** and attracting new

customers .

\* San Jose Main Library,  
Business Reference Section  
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San Jose  
(408...)

... start-up kit (for use in the library only) that contains business license and other **forms** needed to launch a company, fact books containing demographics of Santa Clara County, books on...

... industry surveys, business reports on microfiche, and the San Jose Mercury News on CD-ROM.

\* **Service Corps**  
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96 N. Third St., Suite 260  
San Jose  
(408) 288...

...Center  
1875 Lundy Ave., Suite 200  
San Jose 95133  
(408) 953-1400  
Web site: <http://www.svpic.com>  
Hoang Bui, unit supervisor  
Offers free job training, career planning and job search...  
...Sunnyvale Ave., Suite 204  
Sunnyvale 94086  
(408) 736-0680  
(888) 726-2712  
Visit Web site: [www.siliconvalley-sbdc.org](http://www.siliconvalley-sbdc.org)  
Elza Minor, director  
Rebecca McConnell, program assistant  
Offers free, confidential one-on...

...trademark searches.

\* United Minority  
Business Entrepreneurs  
413 Josefa St.  
San Jose 95126  
(408) 995-0500  
Helps women-, minority- and disabled veteran-owned businesses in advertising to win contracts with local and...

19/3,K/5 (Item 5 from file: 634)  
DIALOG(R)File 634:San Jose Mercury  
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09048010  
**VENTURE CAPITAL SURVEY THE MONEY TREE FOURTH QUARTER 1996**  
San Jose Mercury News (SJ) - Monday, February 17, 1997  
By: Compiled from a Mercury News/Price Waterhouse LLP survey of venture capitalists by editorial assistants Jack Davis and Glenda Queensbury and Price Waterhouse.  
Edition: Morning Final Section: Business Monday Page: 4E  
Word Count: 3,714

...Apsylog  
San Ramon  
\$770,000  
Finovalec (hbox) Innovacom II (hbox) Partech International  
Asset-management and **help** -desk software

Aqueduct Software

Menlo Park  
\$2,500,000  
US Venture Partners  
Software tools  
Ashlar...

... Partners (hbox) Geocapital Partners (hbox) Hambrecht & Quist Venture Capital (hbox) Wheatley Partners  
Database migration tools

**Digital** Arts & Sciences  
Alameda  
\$7,000,000  
Invemed Associates (hbox) Needham Capital Partners (hbox) Zesiger Capital  
**Digital** imaging applications

**Digital** Tools  
Cupertino  
\$1,900,000  
Draper Richards LP (hbox) General Atlantic Partners (hbox) Mohr Davidow...

...Concord  
\$7,300,000  
Canaan Partners (hbox) Lion Investments (hbox) Morgan Stanley Venture Partners  
Interactive **electronic** commerce solutions focused on **automating** the procurement process

Enwisen\*  
Novato  
\$1,000,000  
Altos Ventures  
Human resource intranet content

Front...

...software transformation products

Release Software  
Menlo Park  
\$2,000,000  
Sevin Rosen Funds  
Technology and **services** for **electronic** software distribution

Softwire  
Larkspur  
\$3,750,000  
Crosspoint Venture Partners (hbox) Informix Software (hbox) Sevin...  
... Capital Management (hbox) Geocapital Partners (hbox) Hancock Venture Partners (hbox) JMI  
Turn-key software manufacturing **services**

Thru-Put Technologies\*  
San Jose  
\$3,000,000  
Aspen Ventures (hbox) Berkeley International Capital  
Scheduling...

...hbox) Canaan Partners  
Software for corporate travel management operates in client/server and intranet and **internet**

Verisign  
Mountain View  
\$30,000,000  
Asset Investment Advisors (hbox) Attractor Investment Management (hbox)  
Chancellor...

... Intuit (hbox) Merrill Lynch (hbox) Microsoft (hbox) Reuters (hbox) AT&T Ventures (hbox) Softbank Ventures

**Digital** authentication products and **services**

Visual Edge Technology

Sunnyvale

\$255,000

New Enterprise Associates (hbox) Philadelphia Ventures (hbox) Tetraven Fund

**Digital** imaging software and systems to reproduce large scale images

.....  
SEMICONDUCTORS

CHART:

Segment 1 (Recipient) Segment...

...hbox) Kleiner Perkins Caufield & Byers (hbox) West Coast Venture Capital Power-management solutions for portable **electronic** devices

Boxer Cross\*

Menlo Park

\$3,000,000

Idanta Partners

Semiconductor capital equipment

Chromatic Research...

... Norwest Venture Capital (hbox) US Venture Partners (hbox) Venrock Associates

Interactive 3D graphics for the **electronic** entertainment industry

VLSI Libraries

San Jose

\$4,300,000

...hbox) US Trust

Mobile communications equipment

Diablo Research\*

San Jose

\$12,500,000

TL Ventures

**Electronics** product development in wireless communications, data transfer and control applications

Epigram\*

Palo Alto

\$5,000,000

Advanced Technology Ventures (hbox) Benchmark Capital (hbox) Mohr Davidow Ventures

**Digital** subscriber loop devices

GHz Technology

Santa Clara

\$8,000,000

Summit Partners

High-performance RF...

... Designing the specifications and software for a touch-screen phone with keyboard access to the **Internet**

Lightware Microsystems

Santa Clara

\$7,500,000

Draper Fisher Associates Fund LP (hbox) Oak Investment...software

Semio\*

Redwood Shores

\$600,000

Redleaf Venture Management  
Java-based search technology for the **Internet**

StarQuest Software  
Berkeley  
\$500,000  
Sierra Ventures  
**Internet** connectivity software

Vicinity  
Palo Alto  
\$5,000,000  
CMG (atsign) Ventures (hbox) EnCompass Group (hbox) 21st Century  
**Internet**  
Private-label **Internet** yellow pages and mapping services

Whistle Communications  
Foster City  
\$7,300,000  
Institutional Venture Partners (hbox) Mayfield Fund  
Plug and play **Internet** server for small business  
Wire Networks  
San Mateo  
\$1,500,000  
AVI Capital (hbox) El...

...Market  
Sunnyvale  
\$750,000  
Altos Ventures (hbox) BRM Technologies (hbox) Trinity Ventures (hbox) VOB  
Ventures  
**Internet** -enabled open sourcing system for **electronic** components

**Electronic** Lighting  
Menlo Park  
\$600,000  
Chemicals & Materials Enterprise Associates (hbox) Dominion Ventures  
(hbox) Metcal  
**Electronic** ballasts, transformers and power supplies

Golden State Acquisition  
Larkspur  
\$7,200,000  
Forrest Binkley & Brown...

...Investment Fund (hbox) Shaw Venture Partners III LP  
Motion-control systems and components for industrial **automation**

Peet's Coffee and Tea\*  
Emeryville  
\$1,200,000  
Hambrecht & Quist Venture Capital  
Specialty coffee...

... Information Partners Capital Fund (hbox) Institutional Venture Partners  
(hbox) Sutter Hill Ventures  
Import-export information **services**

World Wrapps  
San Francisco  
\$500,000  
Trinity Ventures  
Quick **service** restaurants

08823039

**THIRD QUARTER 1996**

San Jose Mercury News (SJ) - Monday, November 18, 1996

By: Compiled from a Mercury News/Price Waterhouse LLP survey of venture capitalists by editorial assistants Jack Davis and Glenda Queensbury.

Edition: Morning Final Section: Business Monday Page: 5E

Word Count: 3,034

...voice and data

Assured Access Technology

Fremont

\$6,000,000

Mayfield Fund (hbox) Sequoia Capital

**Internet** access equipment

Berkeley Networks\*

San Jose

\$5,750,000

Advanced Technology Ventures (hbox) Information Technology...Newark

\$1,250,000

IAI Venture Capital Group

Develops network security solutions enabling use of **Internet** and other public networks

Sagent Technology

Menlo Park

\$6,431,000

Advent International (hbox) Crosspoint...

...Capital (hbox) Sequoia Capital (hbox) J.F. Shea Co.

Software for secure transfers over the **Internet**

Webflow

Santa Clara

\$10,000,000

Asia Pacific Ventures (hbox) Bessemer Venture Partners (hbox) Canaan...

...work space for collaborating on document and projects

WebMind

Cupertino

\$2,025,000

Mayfield Fund

**Web** based collaborative software

---

**SEMICONDUCTORS**

(Segment 1) Recipient

(Segment 3) Amount in this round

(Segment 4) Primary...hbox) Evergreen Canada-

Israel Investments (hbox) Kardan Group (hbox) Lion

Investments (hbox) Montgomery Associates (hbox) **Needham** & Co. (hbox)

Nitzanim Venture Fund (hbox) Weiss, Peck & Greer Venture Partners

High-performance switched Ethernet...

... BankAmerica Capital (hbox) Draper Fisher Associates (hbox) Newtek Ventures (hbox) Technology Investments (hbox) Vencap Equities

**Electronic** -design **automation** software for building integrated circuits

ProLinx Labs

San Jose

\$6,500,000

Alpine Technology (hbox) Applied Technology Ventures (hbox) China Development (hbox) Inroads Capital Partners (hbox) Unicap **Electronics**

High-density semiconductor packages

3D/fx Interactive  
San Jose  
\$9,400,000  
Charter Venture Capital...

...73,000  
American Securities (hbox) Banque National BNP (hbox) Norwest Venture Capital  
Radio broadcasting company

**Electronic** Lighting  
Newark  
\$630,000  
Chemicals & Materials Enterprise Assoc. (hbox) Dominion Ventures (hbox)  
Metcal Inc.  
**Electronic** ballasts, transformers & power supplies

Gyration  
Saratoga  
\$700,000  
Prudential Securities  
Miniature spin gyroscope capable of...

...600,000  
Draper Fisher Associates (hbox) Vrolyk & Co. (hbox) Wand Partners  
Portable and rechargeable batteries

**Party** America  
Union City  
\$1,500,000  
Advent International  
Chain of retail discount **party** supply stores

Places to Stay\*  
San Mateo  
\$1,000,000  
Robertson Stephens Venture Capital  
Website...

...hbox) Trident Capital  
Financial information provider which communicates with investors through  
both printed publications & the **Internet**

Salon **Internet** \*  
San Francisco  
\$300,000  
Adobe Venture (hbox) Apple Venture Capital (hbox) Hambrecht & Quist  
Venture Capital...

...675,000  
Charter Ventures (hbox) Venrock Associates  
Global directory of people and businesses on the **Internet**

**19/3,K/7 (Item 1 from file: 256)**  
DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.  
(c)2000 Info.Sources Inc. All rts. reserv.

00106410 DOCUMENT TYPE: Review

PRODUCT NAMES: Internet Marketing (835552)

TITLE: The Net Means Business!  
AUTHOR: Taylor, Dave  
SOURCE: Computer Currents, v15 n23 p44(11) Nov 25, 1997  
ISSN: 8756-0046  
HOMEPAGE: <http://www.computercurrents.com>

RECORD TYPE: Review  
REVIEW TYPE: Product Analysis  
GRADE: Product Analysis, No Rating

REVISION DATE: 19980630

**World Wide Web** sites can be online 'business partners' to companies, with the ability to broaden a **customer** base from a local **pool** to the entire globe. **Electronic** commerce can mean increased revenues because it can make a Web site a virtual, 7/24 **storefront** for **selling** products or **services online**. Such tools include freeware applications that can be downloaded from the **Internet** to complete **services** provided by such computing giants as IBM. Dell Computer sells up to \$2 million in...

...day from its Web site, and Amazon.com, an online bookstore, is the first-place **Internet retailer**. Finding the tools **needed** to create an e-commerce-enabled site takes time and expertise, and the site has to be made secure to protect against hackers and fraudulent activity. **Web-based** businesses have to be able to sell and ship in volume, or the vendor of...

...should be looking for a larger online market. Addition of secure, real-time transactions can **help** a mass marketer become more profitable. Some of the tools discussed include those providing online...

...chat areas; guest books; online surveys; and statistical tracking. Single-vendor software solutions, hosting solutions, **helpful** online e-commerce sites, outsourcing solutions, security, and online banking are also described.

19/3,K/8 (Item 2 from file: 256)  
DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.  
(c)2000 Info.Sources Inc. All rts. reserv.

00106373 DOCUMENT TYPE: Review

PRODUCT NAMES: GIS (830278); Database Content (830207)

TITLE: So You Want to Build an Online GIS?  
AUTHOR: Plewe, Brandon  
SOURCE: GIS World, v10 n10 p58(3) Nov 1997  
ISSN: 0897-5507  
HOMEPAGE: <http://www.gisworld.com>

RECORD TYPE: Review  
REVIEW TYPE: Product Analysis  
GRADE: Product Analysis, No Rating

REVISION DATE: 20000330

Guidelines are provided for building an **Internet** -enabled online geographic information system (GIS) based on Distributed Geographic Information (DGI). DGI encompasses products and **services** that employ the **Internet** and its associated technologies to allow **users** to exchange all **forms** of geographic information. For organizations with geographic information **stores** and people who **need** to use them, DGI technology can streamline and enhance access to the data, at low...

...available to them. DGI is often an ideal intranet application. It can also allow internal **users** to communicate with colleagues outside the organization. Data can be useful for applications other than the purposes for which the data were originally collected, and this means that other GIS **users** might want to buy the data for their own purposes. The level of access allowed...

...or read-only access, or export ability for use in other software. Some GIS software **users** will likely be able to make database changes, but

intranet usage may also be feasible...

...staff or departments can make small changes to a few datasets. Other topics covered are: **selling** information **online** , copyrights, and types of DGI **services** .

**19/3,K/9 (Item 3 from file: 256)**

DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.  
(c)2000 Info.Sources Inc. All rts. reserv.

00104382 DOCUMENT TYPE: Review

**PRODUCT NAMES: Industry.Net Online Marketplace (556548)**

**TITLE: Middlemen Beware?**

AUTHOR: Wilder, Clinton  
SOURCE: Information Week, v653 p94(4) Oct 20, 1997  
ISSN: 8750-6874  
HOMEPAGE: <http://www.informationweek.com>

RECORD TYPE: Review

REVIEW TYPE: Product Analysis

GRADE: Product Analysis, No Rating

REVISION DATE: 19980430

'Disintermediation' is the term for elimination of the middleman. The **Internet** in some cases fosters disintermediation, and in others does not. Some IT managers are hesitant to talk about **Internet** commerce plans for fear of alienating their distributors. But not all distributors are replaceable by **Internet** commerce sites, e.g., those who **sell** products in small units to individual **customers** do not always **want** to use direct shipping, particularly after the lesson the UPS driver strike taught shippers. Companies...

...handle the shipping of their merchandise. Other distributors add value to products and are needed. **Customer service** is another reason distributors are important. Some companies are offering not only their own products, but those of others on their Web sites. Others restrict **online sales** to items not available in stores. In publishing, online commerce tries to complement paper products...

...other information not in the magazines. Other companies target different populations online than in their **stores** . Some companies like Digital Market Incorporated are opening sites on the **Internet** as middlemen for other's goods, but as the Nets Incorporated's (bow Industry.Net...

...debacle shows, this idea of online malls may be more risky than just using the **Internet** to **sell** a product that is already in place to an existing **customer** base.

**19/3,K/10 (Item 4 from file: 256)**

DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.  
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00103265 DOCUMENT TYPE: Review

**PRODUCT NAMES: Microsoft Site Server Enterprise Edition (658057)**

**TITLE: The Hidden Costs of Doing Business Online**

AUTHOR: Chernicoff, David  
SOURCE: Windows Sources, v5 n8 p53(1) Aug 1997  
ISSN: 1065-9641  
HOMEPAGE: <http://www.winsources.com>

RECORD TYPE: Review

REVIEW TYPE: Review  
GRADE: B

REVISION DATE: 19980130

...currently shipping, would at first appear to be a much less expensive alternative to other **electronic** commerce packages, but it is not. Microsoft's **electronic** commerce system **sells** for only \$5,000. It contains all the elements **needed** for construction of an **Internet** e-commerce site. The price tag is a bit misleading, however. The \$5,000 cost...

...to. In addition, Microsoft Site Server Enterprise Edition is licensed for only a single domain. **Internet** service providers **buying** the product for clients with online **stores** will **need** to have a giant mall site for the **customers** or shell out \$500 per DAL (Domain Access License) for each domain **needed**. These hidden costs make Microsoft's product's price comparable to its competitors'.

19/3,K/11 (Item 5 from file: 256)  
DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.  
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00102216 DOCUMENT TYPE: Review

PRODUCT NAMES: Netscape Merchant System (642541); Netscape Publishing System (642568); Netscape Compass Server (583316); Java Electronic Commerce Framework (648108); VisualAge Web Tool (665983)

TITLE: Internet Commerce Emerges  
AUTHOR: Seeley, Rich  
SOURCE: Application Development Trends, v4 n6 p38(7) Jun 1997  
ISSN: 1073-9564  
HOMEPAGE: <http://www.spgnet.com>

RECORD TYPE: Review  
REVIEW TYPE: Product Comparison  
GRADE: Product Comparison, No Rating

REVISION DATE: 19990830

Netscape Communications' Netscape Merchant System, Netscape Publishing System, and Netscape Commerce Server, Sun's Java **Electronic** Commerce Framework, and IBM's VisualAge Web Tool are products highlighted in a **buyers** ' guide to **Internet** commerce products. Many tools and solutions are available to IS organizations developing e-commerce sites on the **Internet**, intranets, and extranets. One **user** says that best of breed solutions are available, but he does not recommend developing an...

...takes too much time. Rather, enterprises should buy packaged products customized for particular types of **electronic** commerce, including storefronts, and then using internal development resources to customize the system to meet particular needs. Merchant System is a good choice, and Java **Electronic** Commerce Framework from Sun will also soon be available. With Merchant System, Publishing System, and...

...about 45,000 hotels and other lodging facilities. A VP of engineering for WorldView says **users** should start building **electronic** commerce with a prepackaged application framework, which **helps** **organize**, customize, and deliver text, graphics, audio, and video documents via the **Internet**.

19/3,K/12 (Item 6 from file: 256)  
DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.  
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00101773 DOCUMENT TYPE: Review

PRODUCT NAMES: VRML 2.0 (835315); E-Commerce (836109)

TITLE: VRML: Virtual Reality Check

AUTHOR: Tadjer, Rivka

SOURCE: Communications Week, v647 p43(4) Jan 27, 1997

ISSN: 0746-8121

RECORD TYPE: Review

REVIEW TYPE: Product Analysis

GRADE: Product Analysis, No Rating

REVISION DATE: 19990830

...2.0 standard allows the fastest rendering yet of 3D graphics and access via the **Internet** through a VRML-compliant browser. The tools are useful for making **World Wide Web storefronts** more realistic and lifelike, because users of the latest versions of Microsoft's Microsoft **Internet** Explorer (IE) and Netscape Communications Navigator are likely to be able to view the graphics. Although most companies do not feel they **need** interactive, animated, talking 3D characters and realistic environments for back-end, **business -to business electronic** commerce, marketing and **sales** departments can be expected to take advantage of the new technology. There are few available...

...use of bandwidth somewhat more efficient, but development over a network is still complicated. Several **users** and vendors describe the current and future status of VRML. For instance, a developer of an **Internet** Yellow Pages **service** provides a virtual tour of some U.S. cities for surfers who use VRML-enabled browsers. Another uses VRML to share CAD files over an **Internet** Protocol network, while a third uses VRML to make manufacturing processing simulations that run over...

19/3,K/13 (Item 7 from file: 256)

DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.

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00101488 DOCUMENT TYPE: Review

PRODUCT NAMES: Bright Response (661619); Bright Advisor (661627); Microsoft Exchange (514811); Clear Express Web Support (609641); CasePoint Web Server (660957)

TITLE: Hang It Up!

AUTHOR: Dash, Julekha

SOURCE: Software Magazine, v17 n5 p62(5) May 1997

ISSN: 0897-8085

Homepage: <http://www.softwaremagazine.com>

RECORD TYPE: Review

REVIEW TYPE: Product Analysis

GRADE: Product Analysis, No Rating

REVISION DATE: 19991030

...CasePoint Web Server are products highlighted in a discussion of the increasing popularity of the **World Wide Web** as the venue for obtaining support services. The Web implements an automated self-service model...

...an expert in the help desk industry, because the Web can deliver content and can **store** and track information that teaches support organizations more about their customers. Some companies build their own solutions, and others **buy** packaged **Internet** -ready **customer service** and support (CSS) applications that link to **help** desk and back end systems. Clear Express and CasePoint are prepackaged products that allow **users** to process huge numbers of requests. With Clear Express, **customers** sign on

to the Web site and create a numbered 'Case' by filling in predetermined fields. The Case is routed to a particular **customer service** representative via e-mail and is integrated to a queue managed by Clarify's Workflow Engine. CasePoint uses case-based reasoning to allow **users** to troubleshoot and resolve their own technical **problems** or to monitor the status of a request for assistance. A mortgage lending firm's...

**19/3,K/14 (Item 8 from file: 256)**  
DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.  
(c)2000 Info.Sources Inc. All rts. reserv.

00101424 DOCUMENT TYPE: Review

PRODUCT NAMES: IBM World Purchasing Service (656283); Elekom Procurement (661236); Microsoft SQL Server (259748)

TITLE: Beast of Burden  
AUTHOR: Paul, Lauren Gibbons  
SOURCE: PC Week, v14 n15 p133(2) Apr 14, 1997  
ISSN: 0740-1604

RECORD TYPE: Review  
REVIEW TYPE: Product Analysis  
GRADE: Product Analysis, No Rating

REVISION DATE: 19990530

IBM InfoMarket's IBM World Purchasing **Service**, Elekom's Elekom Procurement, Microsoft's Microsoft SQL Server, and IBM's/Datamatrix's **OrderLink** are part of a discussion of a new system that automates procurement on the **World Wide Web**. Such tools as World Purchasing and Elekom Procurement either replace electronic data interchange (EDI) systems ...

...paid expenses necessary to implement the systems at their suppliers' locations. When companies eliminate paper **ordering** materials, they can **save** as much as \$150 per paper **purchase order** for maintenance, **repair**, and operational (MRO) supplies. MRO procurement costs can be reduced by at least 20 percent...

...are more efficient. Payback can be expected inside of a year for tools that support **electronic** purchasing and that integrate purchasing with the company's back-end procurement processes. Web-ready tools allow procurement departments to use **electronic**, intelligent, searchable catalogs that are extensible to departments that also have a need for the...

...complete procurement process, which spans the gamut of functions from item selection to sending the **digital form** to suppliers. When assessing **business -to-business** **electronic** commerce systems, **users** should consider the functions provided for catalog, requisition, transaction, and interprocess management, as well as...

**19/3,K/15 (Item 9 from file: 256)**  
DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.  
(c)2000 Info.Sources Inc. All rts. reserv.

00100997 DOCUMENT TYPE: Review

PRODUCT NAMES: Internet Marketing (835552); Computer Equipment (835811)

TITLE: Buying a PC online still has hurdles  
AUTHOR: Nash, Kim S.  
SOURCE: Computerworld, v31 n15 p61(2) Apr 14, 1997  
ISSN: 0010-4841  
HOMEPAGE: <http://www.computerworld.com>

RECORD TYPE: Review  
REVIEW TYPE: Product Analysis  
GRADE: Product Analysis, No Rating

REVISION DATE: 19990530

Five **online** PC **sales** marts evaluated are: PC vendors Dell Computer and Gateway 2000; two **World Wide Web** -only based resellers, NECX Direct and PC Shopping Planet; and retailer Wal-Mart. Dell's...

...data, company financials, press releases, and many other kinds of corporate data with the **online store**. Gateway also backs Microsoft's **Internet** Explorer (IE). Dell's site avoided frames and too many graphics, both of which slow performance, to provide a site that's fun to use. **Users** configure a PC by filling in a **form**, and the site keeps a tally of the cost as the **user** adds items. Because the site is so easy-to-use, site visitors can order a...

...has a confusing and annoying page with lots of attempts at high-pressure 'bargain' promotions. **Users** cannot configure machines the way they want them, either. Wal-Mart's site is uncluttered, fast, and **helpful**, but **users** have to supply personal data before creating a shopping basket.

**19/3,K/16 (Item 10 from file: 256)**  
DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.  
(c)2000 Info.Sources Inc. All rts. reserv.

00100815 DOCUMENT TYPE: Review

PRODUCT NAMES: OneServer (555746)

TITLE: Virtual Storefronts Open for Business  
AUTHOR: Kaneshige, Thomas  
SOURCE: Reseller Management, v20 n2 p50(5) Feb 1997  
ISSN: 1042-7325  
HOMEPAGE: <http://www.resellermgmt.com>

RECORD TYPE: Review  
REVIEW TYPE: Product Analysis  
GRADE: Product Analysis, No Rating

REVISION DATE: 19990530

MicroAge's ECadvantage and Connect's OneServer are products that allow **users** to take advantage of virtual **storefronts** on the **Internet** to enable electronic commerce. ECadvantage is a front-end application that gives franchise members and...

...Technologies, says the technology could put 90 percent of business-to-business commerce on the **World Wide Web** by the year 2000. Many companies are looking seriously at e-commerce, especially those that **want** a fast **return** on investment. These are companies that currently have strong marketing programs based on print catalogs...

**19/3,K/17 (Item 11 from file: 256)**  
DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.  
(c)2000 Info.Sources Inc. All rts. reserv.

00100335 DOCUMENT TYPE: Review

PRODUCT NAMES: Hotmail (634239); Juno (617997)

TITLE: Free E-mail Services: What's the Trade-off?  
AUTHOR: Schmutter, Rachel  
SOURCE: NetGuide, v4 n2 p125(3) Feb 1997

RECORD TYPE: Review

REVIEW TYPE: Product Analysis  
GRADE: Product Analysis, No Rating

REVISION DATE: 19990830

HoTMaiL's HoTMaiL and Juno Online **Services** ' Juno are free **Internet** e-mail products that are proprietary and provide users with dial-in numbers. Users can...

...without paying for anything but the cost of a computer, a modem, and possibly an **Internet** connection. The advertising community pays for the e-mail service, and users are treated to...  
...of ads and banners each time they use the services. If users communicate with another **user** of the same free e-mail **service** , both parties see the ads that are displayed on both ends. The ads are targeted to **users** based on personal profiles provided by **users** to the e-mail **services** ' vendors. However, if **users** send mail to others who do not use the same free e-mail **service** , recipients do not have to view Juno's or HoTMaiL's ads. The feature set provided with both **services** is scant. Neither supports Multipurpose **Internet** Mail Extensions (MIME), and complex alias files and automated mail filtering features are also omitted. Some free e-mail products do not approach the...

...programs, including Eudora Lite and Pegasus Mail. However, the products may be attractive to some **users** who want to save a few hundred dollars while retaining the ability to send and...

19/3,K/18 (Item 12 from file: 256)  
DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.  
(c)2000 Info.Sources Inc. All rts. reserv.

00100175 DOCUMENT TYPE: Review

PRODUCT NAMES: iManage Internet (653756)

TITLE: EDMS And iManage Internet: Infinity And Beyond  
AUTHOR: Edelman, Russ  
SOURCE: Network Computing, v8 n3 p48(2) Feb 15, 1997  
ISSN: 1046-4468  
HOMEPAGE: <http://www.NetworkComputing.com>

RECORD TYPE: Review  
REVIEW TYPE: Review  
GRADE: A

REVISION DATE: 19980530

NetRight Technologies' iManage **Internet** is the first **Internet** /intranet product from the vendor. iManage **Internet** is a software-only product that provides access to documents maintained in a central document management repository through the **World Wide Web** . Just about all browser users can with **needed** security can get access to documents **stored** in the EDMS (electronic document management system). EDMS files and metadata are **stored** on one or multiple servers. However, for larger, enterprise systems, the product would require a better **forms** and profile designer, as well as replication. iManage **Internet** provides a well-implemented, easy-to-use interface suitable for **users** with little experience in document management. **Users** choose tasks by selecting a tab and then selecting Search, Results, Folders, Stop, and **Help** selections. During tests, these tools provided to be uncluttered and logical. Testers selected the Search...

...entered criteria for performing profile and full-text searches. Pressing the Find button takes the **user** to the Results tab, which showed a list of documents that met search criteria. The...

19/3,K/19 (Item 13 from file: 256)  
DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.  
(c)2000 Info.Sources Inc. All rts. reserv.

00099395 DOCUMENT TYPE: Review

PRODUCT NAMES: CyberCoin (636479); E-Cash (546526)

TITLE: **Cybercash at risk: Money laws lacking**  
AUTHOR: Nash, Kim S.  
SOURCE: Computerworld, v30 n52 p1(2) Dec 23, 1996  
ISSN: 0010-4841  
HOMEPAGE: <http://www.computerworld.com>

RECORD TYPE: Review  
REVIEW TYPE: Product Analysis  
GRADE: Product Analysis, No Rating

REVISION DATE: 20000630

As it seeks to expand markets for its CyberCoin **electronic** money exchange product, CyberCash faces a dearth of clear laws governing money, as does Digicash...

...State and federal governments have neglected to rewrite finance laws to include the online area. **Electronic** payment is a potentially huge market, with **Internet** commerce expected to reach \$6 billion by the year 2000. However, **digital** cash is available in several **forms**, including **electronic** vouchers to be exchanged for real money; smart cards with a preset value; and a cash equivalent in the **form** of specially coded ones and zeros. CyberCash, Wells Fargo Bank, and Chase Manhattan Bank are all **selling** **electronic** money products. However, all involved vendors are concerned about legal issues, as are online merchants. The federal government has steered clear of writing specific laws that govern **electronic** money, but is interested in regulating audit trails. The fed wants to make sure that all types of **digital** payments can be traced in some way so that **electronic** money laundering can be eliminated. Experts say a hands-off approach is not bad, but **users** and providers still wonder what laws and banking regulations apply to e-cash. Overall, money suppliers have to comply with banking laws in the location where their **services** deal with banks.

19/3,K/20 (Item 14 from file: 256)  
DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.  
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00099032 DOCUMENT TYPE: Review

PRODUCT NAMES: Internet Travel (832863); Internet Marketing (835552)

TITLE: 'net isn't always the ticket: Online travel services don't go the...  
AUTHOR: Wagner, Mitch  
SOURCE: Computerworld, v31 n5 p57(2) Feb 3, 1997  
ISSN: 0010-4841  
HOMEPAGE: <http://www.computerworld.com>

RECORD TYPE: Review  
REVIEW TYPE: Product Analysis  
GRADE: Product Analysis, No Rating

REVISION DATE: 19990630

Travel tool **vendors** providing **Internet** access to their databases include **Internet** Travel Network (ITN), The Sabre Group, American Express, and Microsoft. ITN is an intranet-based travel **service** currently available, and Sabre Group provides an **Internet** front end to its

reservations system that runs on proprietary Windows client software. AMEX and...

...be in beta in second quarter 1997 and available by June 1997. However, companies who **want** to use the **Internet** to book business travel still **need** their travel agents, because many employees are still leery of using the Net to book travel. In addition, many of the best travel pricing is not available **electronically**. For instance, international airline tickets are often resold at a large discount in the `consolidated...

...only find out about them through word of mouth and through faxed and printed publications. **Internet** systems are designed to **save** money only by making it easier for employees to conform to business travel guidelines. Sometimes employees do not find it convenient to sign onto the **Internet** to make travel arrangements; for example, if a flight is canceled, most travelers will call a human being instead of booting up a laptop. Several corporate **users** describe their ITN-based systems.

**19/3,K/21 (Item 15 from file: 256)**  
DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.  
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00098010 DOCUMENT TYPE: Review

PRODUCT NAMES: Online Stock Trading (837407)

TITLE: Crazy for Online Trading  
AUTHOR: Cafasso, Rosemary  
SOURCE: Computerworld, v30 n47 p153(1) Nov 18, 1996  
ISSN: 0010-4841  
HOMEPAGE: <http://www.computerworld.com>

RECORD TYPE: Review

REVIEW TYPE: Product Analysis

GRADE: Product Analysis, No Rating

REVISION DATE: 20000630

...including those from K Aufhauser & Company, PC Financial Network, ETrade Securities, and Datek Online. A **user** who trades stocks online says he has total control over his own private investments and...

...being urged by a broker to make a decision. The trader, a manager for an **electronics** manufacturer, says he has saved over \$1,000 in commissions since starting **electronic** trading. He is not alone, since it is estimated that over a million investors now use online **services** to purchase and sell stocks and perform portfolio analysis. Simba Information, a market research and publishing company, forecasts that about 1.5 million individual investors will use online trading **services** by the end of 1996. However, industry analysts say online trading is not for all investors, only experienced traders like the **user** interviewed (who spends no less than 10 hours a week researching and managing his investments) who feel comfortable doing their own **buys** and **sells**. Prospective **online** traders are urged to assess online brokers based on fees and range of **services**. They should visit more than one broker's **World Wide Web** site and determine their responsiveness before making a selection.

**19/3,K/22 (Item 16 from file: 256)**  
DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.  
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00094830 DOCUMENT TYPE: Review

PRODUCT NAMES: Developer/2000 (633437); Designer/2000 (633445); Oracle InterOffice Suite (633453); Oracle Video Option (633461); Oracle WebServer 2.0 (630161)

**TITLE: Intranet to play key role in Oracle's development plans**  
**AUTHOR: Barker, Paul**  
**SOURCE: Computing Canada, v22 n16 p9(1) Aug 1, 1996**  
**ISSN: 0319-0161**  
**HOMEPAGE: <http://www.plesman.com/cc>**

RECORD TYPE: Review  
REVIEW TYPE: Product Analysis  
GRADE: Product Analysis, No Rating

REVISION DATE: 20000314

...2000, Designer/2000, Oracle InterOffice Suite, Oracle Video Option, and Oracle WebServer 2.0 are **part** of Oracle's **Internet** strategy, one that could vault Oracle to the top of the market in **Internet sales**, says one analyst. Ira Machebsky, VP of the Giga Information Group, says the tools put...

...its 'franchise' database business, with the announcements of Developer/2000, a programming suite that allows **users** to store and gain access to database-generated reports on intranets. Designer 2000 supports intranet...

...development, and the ConText search engine is integrated into Oracle InterOffice. Oracle Video Option delivers **digital** video over intranets. Web Request Broker will give Web Server 3.0 new features to permit intranet **users** to perform database transactions directly from a Web browser.

**19/3,K/23 (Item 17 from file: 256)**  
DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.  
(c)2000 Info.Sources Inc. All rts. reserv.

00078588 DOCUMENT TYPE: Review

PRODUCT NAMES: Pretty Good Privacy (835072)

**TITLE: PGP: Pretty Good Privacy**  
**AUTHOR: Collinson, Peter**  
**SOURCE: SunExpert, v6 n6 p28(5) Jun 1995**  
**ISSN: 1053-9239**  
**HOMEPAGE: <http://www.cpg.com>**

RECORD TYPE: Review  
REVIEW TYPE: Product Analysis  
GRADE: Product Analysis, No Rating

REVISION DATE: 20000228

A UNIX consultant who **sells** software via the **Internet**, obtaining payment via credit card company connection, protects customer privacy with the Pretty Good Privacy...

...for digital signatures. Keys are stored in 'keyrings' associated with user IDs, and each PGP **user** must create public and private keys, to which only UNIX superusers have unrestricted access. PGP also **helps** **users** establish trust in the e-mail system or in the **World Wide Web** (Web). This is accomplished using a key 'fingerprint,' which generates the MD5 digest of a key on **request**. The program also allows keys to be signed, or certified as **part** and parcel of the ID in question. PGP can be obtained via anonymous FTP.

19/5/1 (Item 1 from file: 350)

DIALOG(R)File 350:DERWENT WPIX

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012033468 \*\*Image available\*\*

WPI Acc No: 1998-450378/199839

XRPX Acc No: N98-351286

WWW information extraction system for e.g. internet - has memory which stores specific information used to extract only data needed by user from newly acquired WWW document in which location of data that exist during location designation is designated

Patent Assignee: NEC CORP (NIDE )

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 10187753	A	19980721	JP 96356218	A	19961225	199839 B

Priority Applications (No Type Date): JP 96356218 A 19961225

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
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JP 10187753	A	9		G06F-017/30	
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Abstract (Basic): JP 10187753 A

The system includes an input device which supplies automatically generated information for specifying the designated location of data in a WWW document in which data **needed** by a user exist during location designation. The specific information are **stored** in a memory and used to extract only the data **needed** by the user from newly acquired WWW document.

Preferably, the specific information for specifying designated location has information which indicate the start and the final locations of the data to the WWW document. The memory stores the specific information which are made to correspond with the URL of the WWW document.

ADVANTAGE - Simplifies operation of extracting required information from WWW document updated everyday, thus extraction efficiency is improved. Reduces extraction work of user since need to personally search needed information within newly acquired WWW document is eliminated, thus operation cost for acquiring and searching required information from WWW site is reduced.

Dwg.2/9

Title Terms: INFORMATION; EXTRACT; SYSTEM; MEMORY; STORAGE; SPECIFIC; INFORMATION; EXTRACT; DATA; NEED; USER; NEW; ACQUIRE; DOCUMENT; LOCATE; DATA; EXIST; LOCATE; DESIGNATED; DESIGNATED

Index Terms/Additional Words: WORLD; WIDE; WEB; UNIFORM; RESOURCE; LOCATOR

Derwent Class: T01

International Patent Class (Main): G06F-017/30

International Patent Class (Additional): G06F-012/00

File Segment: EPI

19/5/2 (Item 2 from file: 350)

DIALOG(R)File 350:DERWENT WPIX

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012001885 \*\*Image available\*\*

WPI Acc No: 1998-418795/199836

XRPX Acc No: N98-326525

Point of sales management system for customer service - includes demand acquisition unit which acquires customers demand information through network with customers total service point stored in memory

Patent Assignee: NEC CORP (NIDE )

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 10171880	A	19980626	JP 96330022	A	19961210	199836 B

Priority Applications (No Type Date): JP 96330022 A 19961210

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
JP 10171880	A		6	G06F-017/60	

Abstract (Basic): JP 10171880 A

The system has an administrative bureau (10) with a server (20). A number of retail stores (30) with a POS terminal (40) are provided in several areas and are connected via a **digital** public circuit (50). Information regarding the selling performance of each retail **store** is **collected**. When the server is connected to the **internet**, a **homepage** is established to **collect** customers **demand** information.

The management system works on a predetermined network, and a predetermined point based on the demand information and selling performance. A point operation unit operates each customers total point stored in the respective point memory. A demand acquisition unit acquires individual identification information on the network.

ADVANTAGE - Satisfies customers potential needs. Simplifies operation. Reduce operators burden and cost.

Dwg.1/2

Title Terms: POINT; SALE; MANAGEMENT; SYSTEM; CUSTOMER; SERVICE; DEMAND; ACQUIRE; UNIT; ACQUIRE; CUSTOMER; DEMAND; INFORMATION; THROUGH; NETWORK; CUSTOMER; TOTAL; SERVICE; POINT; STORAGE; MEMORY

Derwent Class: T01; T05

International Patent Class (Main): G06F-017/60

International Patent Class (Additional): G06F-017/00 ; G07G-001/12

File Segment: EPI

19/5/3 (Item 3 from file: 350)

DIALOG(R) File 350:DERWENT WPIX

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011855580 \*\*Image available\*\*

WPI Acc No: 1998-272490/199824

XRPX Acc No: N98-213879

Delivery system for providing financial services to remote devices such as personal computers, screen phones - selects dialogue component which collects information to perform function, and then passes information to transaction executor component which carries out function

Patent Assignee: CITICORP DEV CENT INC (CITI-N); CITICORP DEV CENT (CITI-N)

Inventor: ABBOTT C; BOYD N; COHEN A; COOK J; GRANDCOLAS M; LAN S; LINDSLEY

B; MARKARIAN G; MOSS L; ZEANAH J

Number of Countries: 078 Number of Patents: 003

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 9819278	A2	19980507	WO 97US18702	A	19971031	199824 B
AU 9850809	A	19980522	AU 9850809	A	19971031	199840
US 5933816	A	19990803	US 9629209	A	19961031	199937
			US 97908413	A	19970807	

Priority Applications (No Type Date): US 97908413 A 19970807; US 9629209 A 19961031

Cited Patents: -SR.Pub

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
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WO 9819278	A2	E	66	G07F-000/00	
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Designated States (National): AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GE GH HU IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ VN YU ZW

Designated States (Regional): AT BE CH DE DK EA ES FI FR GB GH GR IE IT KE LS LU MC MW NL OA PT SD SE SZ UG ZW

AU 9850809 A G07F-019/00 Based on patent WO 9819278

US 5933816 A G06F-017/60 Provisional application US 9629209

Abstract (Basic): WO 9819278 A

A delivery system (10) allows a financial institution to provide financial **services** to **customers** using remote devices such as a

personal computer (18), a screen phone (14) and an **automated** teller machine (16). **Services** can also be provided internally to the financial institution via staff terminals (26) and externally to an on-line **service** provider (22) for transmission over the **World Wide Web** to more remote devices (24).

The system consists of independent modular components. A dialogue component **collects** information from the user, a rule broker component provides answers to various legal and regulatory rules for a particular country, a language man component selects the appropriate language, a transaction executor component performs the function **requested** by the user, and a presentation manager component formats the user output.

**USE** - Also for transferring data to automatic teller machine. For replying to customer or member of staff who requests function from remote device.

**ADVANTAGE** - As system consists of separate independent components, development and maintenance times are substantially reduced. Also can interconnect and communicate with systems in other countries.

Dwg.1/22

Title Terms: DELIVER; SYSTEM; FINANCIAL; SERVICE; REMOTE; DEVICE; PERSON; COMPUTER; SCREEN; TELEPHONE; SELECT; DIALOGUE; COMPONENT; COLLECT; INFORMATION; PERFORMANCE; FUNCTION; PASS; INFORMATION; TRANSACTION; COMPONENT; CARRY; FUNCTION

Derwent Class: T05

International Patent Class (Main): G06F-017/60 ; G07F-000/00; G07F-019/00

File Segment: EPI

19/5/4 (Item 4 from file: 350)

DIALOG(R) File 350:DERWENT WPIX

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011399519 \*\*Image available\*\*

WPI Acc No: 1997-377426/199735

XRPX Acc No: N97-313611

Electronic commercial transaction system for on-line shopping service - includes order/acceptance information controller which sends menu of goods information acquired from goods database to user terminal through internet, to acknowledge request by user

Patent Assignee: NEC CORP (NIDE ); SUMITOMO CREDIT SERVICE KK (SUMI-N)

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 9160972	A	19970620	JP 95318069	A	19951206	199735 B

Priority Applications (No Type Date): JP 95318069 A 19951206

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
JP 9160972	A		6		

Abstract (Basic): JP 9160972 A

The system includes an user terminal (11) and an **order** /acceptance information controller (13) which are connected through **internet** (12). A goods database (14) which **stores** good information is connected to the information controller. An user sends a goods information and his credit card information to the **order** /acceptance information controller. The controller responds to the **request** of goods information and sends a menu of the goods acquired from database to user terminal, an acknowledgement of the **request** . A settlement of accounts information controller (15), receives the goods list along with the credit card information from the **order** /acceptance information controller.

A settlement of accounts host (17) receives the information from the accounts information controller. The host part judges whether the user's credit card information is within the transaction limit and the effectiveness of the credit card by referring the contents of a settlement of accounts database (18). Based on the judgment the accounts information controller sends an account settlement information.

ADVANTAGE - Enables free usage by many users. Enables maintaining secrecy.

Dwg.1/2

Title Terms: ELECTRONIC; COMMERCIAL; TRANSACTION; SYSTEM; LINE; SHOPPING; SERVICE; ORDER; ACCEPT; INFORMATION; CONTROL; SEND; MENU; GOODS; INFORMATION; ACQUIRE; GOODS; DATABASE; USER; TERMINAL; THROUGH; ACKNOWLEDGE; REQUEST; USER

Derwent Class: T01; W01

International Patent Class (Main): G06F-017/60

International Patent Class (Additional): G06F-013/00 ; G06F-019/00 ; H04M-003/42

File Segment: EPI

19/5/5 (Item 5 from file: 350)

DIALOG(R)File 350:DERWENT WPIX

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011272219 \*\*Image available\*\*

WPI Acc No: 1997-250122/199723

XRPX Acc No: N97-206551

Information changing system in Internet e.g. WWW - changes designation information stored in memory part automatically after transferring it to user terminal

Patent Assignee: FUJITSU LTD (FUIT )

Inventor: HYODO Y

Number of Countries: 002 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 9081448	A	19970328	JP 95237084	A	19950914	199723 B
US 5848427	A	19981208	US 96686643	A	19960726	199905

Priority Applications (No Type Date): JP 95237084 A 19950914

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
JP 9081448	A	6		G06F-012/00	
US 5848427	A			G06F-017/30	

Abstract (Basic): JP 9081448 A

The system provides various information in on line according to the access demand from an user. A number of files are provided which are mutually linked with each other. A memory stores designation information of output information contained in the file.

A transfer part transfers the designation information read from the memory. A changing part changes the designation information stored in memory automatically.

ADVANTAGE - Enables to change output information to accessed terminal efficiently with high flexibility.

Dwg.3/9

Title Terms: INFORMATION; CHANGE; SYSTEM; CHANGE; DESIGNATED; INFORMATION; STORAGE; MEMORY; PART; AUTOMATIC; AFTER; TRANSFER; USER; TERMINAL

Index Terms/Additional Words: WORLD; WIDE; WEB; PC

Derwent Class: T01

International Patent Class (Main): G06F-012/00 ; G06F-017/30

International Patent Class (Additional): G06F-003/14 ; G06F-013/00 ; G06F-017/21

File Segment: EPI

19/5/6 (Item 6 from file: 350)

DIALOG(R)File 350:DERWENT WPIX

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011201578 \*\*Image available\*\*

WPI Acc No: 1997-179503/199716

XRPX Acc No: N97-147876

Interactive remote reservation or ordering system - uses world- wide web interface or on-line network to electronically transmit request to

provider of goods or services, request being transmitted as voice message

Patent Assignee: CURLEY M (CURL-I); TOURIT LTD (TOUR-N)

Inventor: CURLEY M

Number of Countries: 072 Number of Patents: 006

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 9708635	A1	19970306	WO 96IE56	A	19960823	199716 B
AU 9670931	A	19970319	AU 9670931	A	19960823	199728
IE 77152	B3	19971119	IE 96370	A	19960527	199801
EP 846301	A1	19980610	EP 96931952	A	19960823	199827
			WO 96IE56	A	19960823	
EP 846301	B1	19990721	EP 96931952	A	19960823	199933
			WO 96IE56	A	19960823	
DE 69603371	E	19990826	DE 603371	A	19960823	199940
			EP 96931952	A	19960823	
			WO 96IE56	A	19960823	

Priority Applications (No Type Date): IE 96370 A 19960527; IE 95648 A 19950824

Cited Patents: 05 25316500; 9517733

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 9708635 A1 E 75 G06F-017/60

Designated States (National): AL AM AT AU AZ BB BG BR BY CA CH CN CZ DE DK EE ES FI GB GE HU IL IS JP KE KG KP KR KZ LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK TJ TM TR TT UA UG US UZ VN

Designated States (Regional): AT BE CH DE DK EA ES FI FR GB GR IE IT KE LS LU MC MW NL OA PT SD SE SZ UG

AU 9670931 A G06F-017/60 Based on patent WO 9708635

EP 846301 A1 E G06F-017/60 Based on patent WO 9708635

Designated States (Regional): BE CH DE FR GB IE LI LT LV NL SI

EP 846301 B1 E G06F-017/60 Based on patent WO 9708635

Designated States (Regional): BE CH DE FR GB IE LI LT LV NL SI

DE 69603371 E G06F-017/60 Based on patent EP 846301

Based on patent WO 9708635

IE 77152 B3 G06F-019/00

Abstract (Basic): WO 9708635 A

The interactive system has a device for generating a standard format **request** form which can be completed at, and electronically transmitted from the home. The completed form holds the identification of e.g. the particular guesthouse and the starting date, duration and accommodation required. The guesthouse identified in the form is dialled. A menu of spoken messages are **stored** in an electronic memory which separately or in combination, correspond to the service which is being **requested** on the **request** form. A controller receives the completed **request** form, recognises the guesthouse identified, dials the guesthouse, recognises the service identified in the form and causes the electronic memory to generate a corresponding voice message to be transmitted to the dialled guesthouse. The controller then identifies the electronically transmitted response and relays this to the home.

USE/ADVANTAGE - Allows reservations or orders to be made from home or office with any provider of goods or **services** at other remote locations, such as shops, hotels, airlines. System is very easy to use and user requires no **formal** training other than to be familiar with **world-wide web** interface and/or on-line network interface. Cheaper to use than Global Distributed Interface, so that smaller businesses can compete with larger organisations. No application specific software is required and **services** /goods can be offered at cheaper prices since no middle man e.g. travel agency is required.

Dwg.1/10

Title Terms: INTERACT; REMOTE; RESERVE; ORDER; SYSTEM; WORLD; WIDE; WEB; INTERFACE; LINE; NETWORK; ELECTRONIC; TRANSMIT; REQUEST; GOODS; SERVICE; REQUEST; TRANSMIT; VOICE; MESSAGE

Derwent Class: T01

International Patent Class (Main): G06F-017/60 ; G06F-019/00

International Patent Class (Additional): G06F-015/16 ; G06F-153/00

File Segment: EPI

19/5/7 (Item 7 from file: 347)  
DIALOG(R) File 347:JAPIO  
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06220070 \*\*Image available\*\*  
APPLICATION TOTALIZING SYSTEM

PUB. NO.: 11-161631 [JP 11161631 A]  
PUBLISHED: June 18, 1999 (19990618)  
INVENTOR(s): TAKAHASHI KOJI  
APPLICANT(s): NEC SOFTWARE CHUGOKU LTD  
APPL. NO.: 09-323402 [JP 97323402]  
FILED: November 25, 1997 (19971125)  
INTL CLASS: G06F-017/00 ; G06F-013/00

ABSTRACT

PROBLEM TO BE SOLVED: To provide an application totalizing system which can reduce the man-hour for **collecting** and totalizing **questionnaires**.

SOLUTION: At a **request** from a data input device 10, a **WWW** server 20 displays a data reception part 30 on the data input device 10. When data are inputted, the data are transferred to the **WWW** server 21. A data collecting part 60 acquires the input data and data **format** 40 in a data collecting process and holds the input data in an application database 70. When a data reference device 100 outputs a request for total information for **questionnaire** data, a data collecting part 80 extracts a totalizing method from a totalizing method database 90. Then application data are extracted from the application database 70 and a totalizing process is performed by the acquired totalizing method. The totalization result is displayed on the data reference device 100 through the Internet 14 and totalization result referring persons refer to the totalization result.

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19/5/8 (Item 8 from file: 347)  
DIALOG(R) File 347:JAPIO  
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06202353 \*\*Image available\*\*  
EXTENSION SYSTEM FOR COMPOSITE OBJECT AND COMPUTER READABLE RECORDING MEDIUM

PUB. NO.: 11-143910 [JP 11143910 A]  
PUBLISHED: May 28, 1999 (19990528)  
INVENTOR(s): YASUMURA YOSHITAKA  
APPLICANT(s): NEC CORP  
APPL. NO.: 09-325484 [JP 97325484]  
FILED: November 11, 1997 (19971111)  
INTL CLASS: G06F-017/30 ; G06F-013/00

ABSTRACT

PROBLEM TO BE SOLVED: To provide technology that is suitable to deal with an object-oriented data base which **stores** the data of a complicated structure in a composite object **form** on a **WWW world wide web**).

SOLUTION: An application code 112 of a server side accesses a data base 105 and **returns** the object identifier of a base point object of composite object **form** data coincident with a data base access **request**. An HTML(hypertext mark-up language) **template** file 113 defines the type of an attribute value of the object to be actually **returned** to a **user** by describing an extension tag to instruct the acquisition of the type of the attribute value to a place where this type is buried. A document extension **part** 109 accesses the base point object that is pointed by the **returned** object identifier and another object that is traced from the base point

object by a pointer to acquire the attribute value of a necessary object according to the extension tag contained in the file 113. Then, the **part 109** converts the acquired attribute value into a text **form** and generates an HTML document that should be **returned** to the **user**.

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19/5/9 (Item 9 from file: 347)  
DIALOG(R)File 347:JAPIO  
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06149649 \*\*Image available\*\*

METHOD AND APPARATUS FOR PRODUCING PRINTED MATTER BY UTILIZING NETWORK

PUB. NO.: 11-091189 [JP 11091189 A]  
PUBLISHED: April 06, 1999 (19990406)  
INVENTOR(s): GOMI HIDETAKA  
APPLICANT(s): DAINIPPON PRINTING CO LTD  
APPL. NO.: 09-276450 [JP 97276450]  
FILED: September 24, 1997 (19970924)  
INTL CLASS: B41J-021/00; G06F-017/24 ; G06F-017/50

#### ABSTRACT

PROBLEM TO BE SOLVED: To efficiently process orders while allowing an order issuer to effectively utilize a database at the side of an order receiver.

SOLUTION: An order receiver prepares many product images and layout patterns and stores as data in a memory apparatus 40 and a memory apparatus 80. Data in the memory apparatus 80 are in a **form** to be presented as a home page and offered to an **internet** 10 by a **www** server apparatus 70. An **order** issuer, while reading the home page, selects a required product image and a required layout pattern by a **www** browser apparatus 20 and inputs a character string. A selection instruction and the character string input by the **order** issuer are transmitted to a **form collection** apparatus 30 from the **www** server apparatus 70. The **form collection** apparatus 30 accesses the memory apparatus 40 on the basis of the information, carries out a **form collection** process and makes a printing apparatus 50 output a printed matter 60.

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19/5/10 (Item 10 from file: 347)  
DIALOG(R)File 347:JAPIO  
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06083506 \*\*Image available\*\*

INSPECTION AGENCY SERVICE DEVICE FOR INFORMING REQUESTER OF CHANGE IN CONTENTS OF **WWW** -CARRIED PROGRAM

PUB. NO.: 11-025020 [JP 11025020 A]  
PUBLISHED: January 29, 1999 (19990129)  
INVENTOR(s): KIKUKAWA AKIRA  
APPLICANT(s): GAALA KK  
APPL. NO.: 09-182862 [JP 97182862]  
FILED: July 08, 1997 (19970708)  
INTL CLASS: G06F-013/00 ; G06F-013/00 ; H04L-012/28; G06F-017/60

#### ABSTRACT

PROBLEM TO BE SOLVED: To provide an inspection agency **service** device for informing a **user** of a change in a **WWW** -carried program specified by the **user** through an **electronic mail** (E-mail).

SOLUTION: An inspection agency **service** device S transmits inspection application picture information in response to a **request** from a **user** computer and acquires inspection **request** information entered by a **requester**. **Requester** 's personal information including an E-mail

address, a uniform resource locator(URL) to be inspected and inspection details are included in the-inspection **request** information and these contents are arranged and entered in an inspection **request** book 150. A latest program file extracted from the URL is properly compared with a program file acquired from the same URL in the past and **stored** in a program stock 160 to determine whether the contents of the **stored** file are changed or not in accordance with prescribed conditions. When the contents are changed, the **requester** is informed of the change through an E-mail.

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19/5/11 (Item 11 from file: 347)  
DIALOG(R)File 347:JAPIO  
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06061865 \*\*Image available\*\*  
USER INFORMATION POINT MANAGEMENT SYSTEM AND METHOD USING COMMUNICATION NETWORK

PUB. NO.: 11-003372 [JP 11003372 A]  
PUBLISHED: January 06, 1999 (19990106)  
INVENTOR(s): OGAWA IWAKICHI  
APPLICANT(s): SEGA ENTERP LTD  
SEGA TEC KK  
APPL. NO.: 09-151986 [JP 97151986]  
FILED: June 10, 1997 (19970610)  
INTL CLASS: G06F-017/60 ; G06F-013/00 ; G06F-013/00

#### ABSTRACT

**PROBLEM** TO BE SOLVED: To obtain a point in each reading of a home page and to give an incentive to a **user** in accordance with points by enabling a **user** to access a home page through a communication network, to transmit **user** information and register the information in a data base of an administrative organization.

**SOLUTION:** An **electronic** coupon system is constituted of connecting a **WWW** server 28 or the like in a system participation group 30 to a **WWW** server 23, a mail server 24 or the like in the administrative organization 27 through an interconnection network ( **Internet** ) 22. A **user** 21 is connected to the **WWW** sever 28 or the like in the group 30 through the **Internet** 22 to use the coupon system. The mail sever 24 is connected to a data base 26 in the organization 27 through a secret holding device 25. Communication **service** using states such as the reading of home pages and commodity **purchase** in the group 30 are unitarily **stored** in the data base 26 and the group 30 can access the data base 26 and check the using states.

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19/5/12 (Item 12 from file: 347)  
DIALOG(R)File 347:JAPIO  
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06019026 \*\*Image available\*\*  
ELECTRONIC ACCOUNT SETTLEMENT SYSTEM CAPABLE OF VALIDATING PREPAID CARD AT SELLING TIME OF READING CARD INFORMATION BY TERMINAL

PUB. NO.: 10-302126 [JP 10302126 A]  
PUBLISHED: November 13, 1998 (19981113)  
INVENTOR(s): SUGANO YONEZO  
APPLICANT(s): MEDIA GURITSUPU KK [000000] (A Japanese Company or Corporation), JP (Japan)  
APPL. NO.: 09-139053 [JP 97139053]  
FILED: April 23, 1997 (19970423)  
INTL CLASS: [6] G07F-007/08; G06F-017/60

JAPIO CLASS: 29.4 (PRECISION INSTRUMENTS -- Business Machines); 45.4  
(INFORMATION PROCESSING -- Computer Applications)  
JAPIO KEYWORD:R107 (INFORMATION PROCESSING -- OCR & OMR Optical Readers)

ABSTRACT

PROBLEM TO BE SOLVED: To facilitate the safekeeping and distribution management of a card and also to keep security high by validating the password number and the amount of a prepaid card available in an internet at the time when the card owner makes a purchase at a store, etc.

SOLUTION: At an electronic account settlement center (a) where a prepaid card is available, a prepaid card having its password number is sold to a purchaser (c) at a convenience store (b). A password number of 10 to 16 digits and an amount are validated when the purchaser (c) paid his charge and then the card information is read at a POS terminal of the store (b). This validity is notified to the center (a) via a main office calculation center (bb) of the **store** (b). When the **purchaser** (c) **purchases** a commodity from a virtual **store** (d) via an **internet**, he uses his password number for the payment. At the center (a), the validity is checked for the password number and the amount via the store (d) and a charge amount is settled for the store (d). Then the approval of this settlement is notified to the purchaser (c), and the store (d) confirms the settlement of charge and forwards the commodity to the purchaser (c).

19/5/13 (Item 13 from file: 347)

DIALOG(R)File 347:JAPIO  
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05964095 \*\*Image available\*\*

DATA BASE RETRIEVAL SYSTEM ON INTERNET PROVIDED WITH USER SUPPORT FUNCTION

PUB. NO.: 10-247195 [JP 10247195 A]  
PUBLISHED: September 14, 1998 (19980914)  
INVENTOR(s): YAMAMOTO TAKASHI  
ARAI NAOHIDE  
APPLICANT(s): RIKURUUTO KK [457500] (A Japanese Company or Corporation), JP  
(Japan)  
APPL. NO.: 09-048728 [JP 9748728]  
FILED: March 04, 1997 (19970304)  
INTL CLASS: [6] G06F-017/30 ; G06F-012/00  
JAPIO CLASS: 45.4 (INFORMATION PROCESSING -- Computer Applications); 45.2  
(INFORMATION PROCESSING -- Memory Units)

ABSTRACT

PROBLEM TO BE SOLVED: To provide a system which automatically performs repetitive retrieval of a data base for a user.

SOLUTION: A retrieval condition that a user inputs from a client computer C is inputted to a data base DB through the **Internet**, a **WWW** server 100 and a system management server 120 to obtain a retrieval result. A conditional expression representing the said retrieval condition is buried in the retrieval result to be returned to the user. When the user makes a **request** to register it, the retrieval conditional expression and the **electronic mail** address of the **user** are paired, transmitted and registered in a **user** list memory 130. The system management server 120 performs repetitive retrieval of the data base DB properly, **stores** the retrieval result as an answer file in an HTML(hypertext markup language) type having a file name relating to an **electronic mail** address and informs the **user** of the URL of the answer file with an **electronic mail**

19/5/14 (Item 14 from file: 347)

DIALOG(R)File 347:JAPIO  
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05888780 \*\*Image available\*\*

POINT MANAGEMENT DEVICE

PUB. NO.: 10-171880 [JP 10171880 A]  
PUBLISHED: June 26, 1998 (19980626)  
INVENTOR(s): MATSUMOTO HIROSHI  
APPLICANT(s): NEC CORP [000423] (A Japanese Company or Corporation), JP  
(Japan)  
APPL. NO.: 08-330022 [JP 96330022]  
FILED: December 10, 1996 (19961210)  
INTL CLASS: [6] G06F-017/60 ; G06F-017/00 ; G07G-001/12  
JAPIO CLASS: 45.4 (INFORMATION PROCESSING -- Computer Applications); 29.4  
(PRECISION INSTRUMENTS -- Business Machines)

ABSTRACT

PROBLEM TO BE SOLVED: To make it possible to acquire customers' latent needs also in addition to market inspection by acquiring demand information and sales results through a network, giving prescribed points in accordance with the acquired contents, storing the points, and operating the accumulated points of each customer.

SOLUTION: A **customer** who utilizes **Internet** accesses the home page of a server 20 through a public line 80 and a provider 90. The home page provides a questionnaire. The **user** answering the questionnaire **requests** a management station 10 to issue an IC card in which **user** 's own mail address is **stored**. At the time of accounting, a POS terminal 40 acquires the **user** 's mail address and its corresponding accumulated points are displayed on the terminal 40 through a public **digital** line 50. Points corresponding to a prescribed discount amount from a **purchased** amount are added to the accumulated points. The accumulated points are **returned** to the server 20 and its corresponding record is updated.

19/5/15 (Item 15 from file: 347)

DIALOG(R)File 347:JAPIO  
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05878962 \*\*Image available\*\*

CUSTOMER SERVICE SYSTEM

PUB. NO.: 10-162062 [JP 10162062 A]  
PUBLISHED: June 19, 1998 (19980619)  
INVENTOR(s): BOUGAKI TETSUYA  
APPLICANT(s): GLORY LTD [420874] (A Japanese Company or Corporation), JP  
(Japan)  
APPL. NO.: 08-316274 [JP 96316274]  
FILED: November 27, 1996 (19961127)  
INTL CLASS: [6] G06F-017/60 ; A63F-007/02; A63F-007/02; G07F-007/12;  
G07F-007/08  
JAPIO CLASS: 45.4 (INFORMATION PROCESSING -- Computer Applications); 29.4  
(PRECISION INSTRUMENTS -- Business Machines); 30.2  
(MISCELLANEOUS GOODS -- Sports & Recreation)  
JAPIO KEYWORD:R012 (OPTICAL FIBERS)

ABSTRACT

PROBLEM TO BE SOLVED: To provide a memorial gift that a customer really desires to have for the member with efficiency, by providing a cybermall, which **forms** a virtual mall on the **internet**, and **ordering** an article corresponding to the use points of the member to an arbitrary virtual **store** in the cybermall through the **internet**.

SOLUTION: When a member obtains new use points, a member management device 10 adds the newly generated use points to the use points of the member that a member data management device 10b manages. When the use points exceed specific points, it is confirmed whether or not a corresponding gift sending flag indicates that a memorial gift has been sent. When the memorial gift is not sent yet, access to the cybermall 13 is gained. An article is ordered to the virtual store which provides articles set previously by an article setting part 10c among virtual stores present in

the cybermall 13. Then the sending flag of this member is changed into a sending completion state and the use points corresponding to the memorial gift are subtracted from the use points

28/3,K/1 (Item 1 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
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01555213 02-06202

**The coming downsizing of real estate: Implications of technology**  
Baen, John S; Guttery, Randall S  
Journal of Real Estate Portfolio Management v3n1 PP: 1-18 1997  
ISSN: 1083-5547 JRNL CODE: JREP  
WORD COUNT: 6798

...TEXT: title. The educated home seller of the future lists his or her house on an **Internet** listing **service**. Interested **buyers** **seek** out such **sellers** and showings are arranged via the telephone or e-mail. If the parties wish to...

28/3,K/2 (Item 2 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
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01499903 01-50891

**Megarouters moving up the scale**  
Wallace, Bob  
Computerworld v31n36 PP: 49, 57 Sep 8, 1997  
ISSN: 0010-4841 JRNL CODE: COW  
WORD COUNT: 435

TEXT: Headnote:

Service providers **seek** quicker access

SOME **INTERNET** **service** providers say they will **need** to implement megarouters to offer **users** reliable access to the Web for **electronic** -commerce applications.

Service providers are finding that some of their networking equipment can't scale to keep pace...

28/3,K/3 (Item 3 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
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01394769 00-45756

**Direct-Overwrite removes MO application barriers**  
Hoshino, Roy  
Computer Technology Review v17n2 PP: 38, 44+ Feb 1997  
ISSN: 0278-9647 JRNL CODE: CTN  
WORD COUNT: 1402

...TEXT: with a 30-year data life and a low storage cost. Internet, Intranet Applications The **Internet** and the **World Wide Web** have generated an increased **need** for **electronically stored** marketing, sales, technical support and **service** information that can be provided to **customers**, prospects and strategic business partners around-the-clock, around-the-calendar. Now, workgroups, departments and entire...

28/3,K/4 (Item 4 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
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01113596 97-62990

**The PC: A universal tool for home and business**  
Pfieffer, Eckhard  
Executive Speeches v10n2 PP: 5-10 Oct/Nov 1995  
ISSN: 0888-4110 JRNL CODE: EXS

WORD COUNT: 4463

...TEXT: are becoming ubiquitous. Much of the knowledge about your products and services is created and **stored electronically**. And using the **Internet** is getting easier.

Over time, consumers will not only **order** more of your products without the intervention of a sales rep. But they'll diagnose...

**28/3,K/5 (Item 5 from file: 15)**

DIALOG(R)File 15:ABI/Inform(R)  
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00994673 96-44066

**IBM anted up with new tools to give DB2 users Web access**

Cole, Barb  
Network World v12n8 PP: 27 Feb 20, 1995  
ISSN: 0887-7661 JRNLD CODE: NWW  
WORD COUNT: 327

...TEXT: servers with search, retrieval and transactional capabilities. That kit could be used to build a **Web based electronic storefront** that delivers **orders** into an existing **order**-entry system, for example.

Sybase, Inc. is also eyeing how it can help database customers...

**28/3,K/6 (Item 1 from file: 9)**

DIALOG(R)File 9:Business & Industry(R)  
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01928818 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Micron Web site helps boost customer service**  
**(Micron Electronics rolled out Lucent Technologies' Internet Call Center as a way to enhance its customer-service offerings)**  
Electronic Buyers News, p 78  
September 08, 1997  
DOCUMENT TYPE: Journal ISSN: 0164-6362 (United States)  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 537

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...such as toll-free phone numbers, around-the-clock technical support, and informative Web sites **help** generate sales and provide the basics a **customer** is **seeking**, **electronically** dependent and **Internet** -savvy consumers often **want** instant access and answers. To keep pace, many companies are now developing Internet-related strategies...

**28/3,K/7 (Item 2 from file: 9)**

DIALOG(R)File 9:Business & Industry(R)  
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01769889

**Bread & Circus' On-Line Shopping Service Grows**  
**(Bread & Circus and food-online.com are working to expand former's on-line shopping service, which has over 7,000 items)**  
Natural Foods Merchandiser, v XVIII, n 3, p 46  
March 1997  
DOCUMENT TYPE: Journal; News Brief ISSN: 0164-338X (United States)  
LANGUAGE: English RECORD TYPE: Abstract

ABSTRACT:

...which has over 7,000 perishable and non-perishable items. Bread & Circus began offering the **service** in 7/96. The expansion would enable **customers**

to pick up Internet orders at its store in Brighton, MA.

...

**28/3,K/8 (Item 3 from file: 9)**  
DIALOG(R)File 9:Business & Industry(R)  
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01507605

**Net Surfers, Online Users Spend More**  
(Online users spend 91% more in office supply stores than non-wired people)

Promo, v IX, n 7, p 13

June 1996

DOCUMENT TYPE: Journal ISSN: 1047-1707 (United States)

LANGUAGE: English RECORD TYPE: Abstract

ABSTRACT:

...to a recent survey by AC Nielsen. The online users also spend 78% more in electronic stores; 29% more in department stores ; and 36% more via mail order . The survey reveals that Internet and online service users are predominately young professional males with above-average household incomes and education. However, overall there...

**28/3,K/9 (Item 4 from file: 9)**  
DIALOG(R)File 9:Business & Industry(R)  
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01280108 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**POS Terminal Vendor VeriFone Takes An Excursion On The Internet**  
(Verifone Inc is moving to be a key player on the Internet web of computer networks)

Debit Card News, v 1, n 6, p 5

September 07, 1995

DOCUMENT TYPE: Newsletter (United States)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 573

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...Fargo Bank already is accessing the system. CyberCash also plans to release an electronic cash service , in which bank customers and merchants use a special account to debit and collect charges for low-value purchases and payments on the Internet . VeriFone, which is paying \$4 million for its share of CyberCash, plans to jointly market...

...government agencies, educational institutions, banks and other companies which was formed by EIT to facilitate business -to-business commerce on the InterNet. VeriFone also signed a development agreement with Los Altos, Calif.,-based...

**28/3,K/10 (Item 5 from file: 9)**  
DIALOG(R)File 9:Business & Industry(R)  
(c) 2000 Resp. DB Svcs. All rts. reserv.

01267806 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Internet Update 08/23/95**

(A number of companies, including Fox Broadcasting, Digital Ink, and Volkswagen America, have established World Wide Web sites)

Newsbytes News Network, p N/A

August 23, 1995

DOCUMENT TYPE: Journal (United States)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 578

ABSTRACT:

...quotes and financial information on its Web site. Volkswagen America established a Web site to **service** its existing and potential **customers**. Another **Internet** **service** **seeks** to bring **order** to the hundreds of **Web** **pages** available at educational establishments. Radio Singapore International established a presence on the Web. Global Web...

28/3,K/11 (Item 6 from file: 9)  
DIALOG(R)File 9:Business & Industry(R)  
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01242243

**Companies Usa Web Hoping to Save Millions**  
(Companies are offering customer service over the Internet in order to save money and offer convenience)  
New York Times , v 144, n 50125, p C5  
July 17, 1995  
DOCUMENT TYPE: National Newspaper ISSN: 0362-4331 (United States)  
LANGUAGE: English RECORD TYPE: Abstract

ABSTRACT:

Companies are offering services via the Internet in order to **save** money and offer convenient **customer** **service**. Federal Express and United Parcel **Service** offer package tracing through the Internet. The Internet tracking service is less expensive than other...

28/3,K/12 (Item 1 from file: 810)  
DIALOG(R)File 810:Business Wire  
(c) 1999 Business Wire . All rts. reserv.

0746820 BW0307

**TURN UTILITY REFORM NTWK: TURN Says PG&E's 25% Gas Rate Increase Gives the Lie to Promises of "Competitive" Power Market; "New Standard for Chutzpah"**

September 16, 1997

Byline: Business Editors & Utility Writers

...today in the offices  
of The Utility Reform Network (TURN).

"It's as if PG E **wanted** to set a new standard for chutzpah," said Nettie Hoge, TURN's Executive Director. "This...

...ENERGY GOVERNMENT

Today's News On The Net - Business Wire's full file on the **Internet** with Hyperlinks to your home page.  
URL: <http://www.businesswire.com>  
]>  
...

28/3,K/13 (Item 1 from file: 275)  
DIALOG(R)File 275:Gale Group Computer DB(TM)  
(c) 2000 The Gale Group. All rts. reserv.

02192386 SUPPLIER NUMBER: 19722424 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Integrating electronic commerce; strategic solutions for integrating electronic commerce in business applications. (Technology Information)**

McKie, Stewart  
DBMS, v10, n10, p81(4)  
Sep, 1997  
ISSN: 1041-5173 LANGUAGE: English RECORD TYPE: Fulltext; Abstract  
WORD COUNT: 2960 LINE COUNT: 00278

...ABSTRACT: funds and electronic data interchange (EDI). EC can be divided into three categories: consumer-to-business, business-to-business and business-within-business. The virtual storefront seen on the Web is a type of consumer-to-business EC. Business-within-business EC is an intercompany payment process involving an accounting process rather than the true transferring of funds. Business-to-business EC is the reengineering of traditional business processes to function electronically and without relying on...

... EFT). As the Internet begins to take off as a routing infrastructure for consumer-to-business and business-to-business transactions, business applications vendors are scrambling to EC-enable their existing packages. A whole new group of...

...market.

#### Defining Electronic Commerce Applications

There are essentially three types of electronic commerce: consumer-to-business, business-within-business, and business-to-business, as summarized in Table 1 (page 84).

Table 1. Elements of Internet, Intranet, and Extranet...

...business partners

Security Firewall plus restricted access to application functions and data for partners

Commerce Business-to-business procurement and Type fulfillment

Payment Normal predefined credit terms

Basis

Consumer-to-business EC is...

...of a virtual storefront on the Web -- often part of a multivendor mall of such storefronts -- that allows any Internet user to browse and order goods or services from the storefront's online catalog. The paradigm is clearly modeled on the real-world shopping experience, with...

...than a step up from traditional mail order or more recent telephone-based ordering systems.

Business-within-business EC takes the intranet beyond its popular role as a corporate and product information center...

...customers) to place orders or for employees to requisition and purchase approved goods and services. Business-within-business EC is a significant new market opportunity for existing and startup EC application vendors to exploit.

The real action, however, is in business-to-business EC, where end-to-end business processes, such as fulfillment and procurement, are being reengineered...

...function electronically and without the need for private, value-added networks (VANs). Vertical niches within business-to-business EC, such as online banking, are already becoming important markets in their own right and appear set over time to completely change the way whole industries work. Business-to-business EC is an area where many business application suppliers in the accounting, supply-chain, and...

...attention right now; it's also the area several new startups expect to break into. Business-to-business EC is the catalyst behind the rise of the extranet, an intranet whose boundaries extend...

...begins, fails, or completes, and currently the Net suffers bandwidth problems even without any significant business-to-business transaction processing taking place. Although many options are available, such as the Secure Electronic Transaction...peachtree.com

www.rossinc.com

www.sbt.com

www.walker.com

#### Managing Web EC Processes

Business-to-business Web EC largely revolves around automating the fulfillment and procurement business processes. It can be...

...LANs.

Great Plains Software. Dynamics. Merchant (for consumer-to-business EC) and Dynamics.Order (for **business** -within/ to-**business** EC) are new modules that deliver Web-based EC to the Great Plains Dynamics and...

**28/3,K/14 (Item 2 from file: 275)**

DIALOG(R)File 275:Gale Group Computer DB(TM)  
(c) 2000 The Gale Group. All rts. reserv.

02076200 SUPPLIER NUMBER: 19529999 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Lotus takes 'fudd' out of browsing; Weblicator's replication features good news for Notes users, have less appeal for others. (Lotus Weblicator server software) (Software Review) (Evaluation)**

Sullivan, Eamonn  
PC Week, v14, n26, p46(1)  
June 23, 1997  
DOCUMENT TYPE: Evaluation ISSN: 0740-1604 LANGUAGE: English  
RECORD TYPE: Fulltext; Abstract  
WORD COUNT: 643 LINE COUNT: 00056

... offline and automatically submitted when the user reconnects to the network. Because the site is **stored** locally using Notes, **users** **needn't** connect to an **Internet service** provider or remote network access server to update the site: They can replicate changes directly...

**28/3,K/15 (Item 3 from file: 275)**

DIALOG(R)File 275:Gale Group Computer DB(TM)  
(c) 2000 The Gale Group. All rts. reserv.

02043947 SUPPLIER NUMBER: 19143349 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Proxy servers stand guard. (includes related article on configuring proxy servers to filter Web content) (Technology Information)**  
Karve, Anita  
LAN Magazine, v12, n3, p59(5)  
March, 1997  
ISSN: 1069-5621 LANGUAGE: English RECORD TYPE: Fulltext; Abstract  
WORD COUNT: 3199 LINE COUNT: 00255

... Web server.

Microsoft's Proxy Server also includes an Auto Dial tool, which automatically connects **users** to the **Internet service** provider (ISP) when they **request** information not **stored** in the local cache. Once Auto Dial fetches the requested information, it disconnects automatically, which

...

**28/3,K/16 (Item 4 from file: 275)**

DIALOG(R)File 275:Gale Group Computer DB(TM)  
(c) 2000 The Gale Group. All rts. reserv.

01853156 SUPPLIER NUMBER: 17432304  
**LapTop links & LANs. (Product Information) (Column)**  
Roth, Cliff  
PC Laptop Computers Magazine, v7, n9, p80(2)  
Sep, 1995  
DOCUMENT TYPE: Column ISSN: 1043-1314 LANGUAGE: English  
RECORD TYPE: Abstract

...ABSTRACT: cannot access the Internet at the office a chance to purchase the browser through mail **order** or in **stores**. The software gives **users** a choice of **Internet service** providers, and presents the **user** with information about several competing **services**. After installation, **users** are guided through a registration process. It automatically detects the system's modem type. After...

28/3,K/17 (Item 5 from file: 275)  
DIALOG(R)File 275:Gale Group Computer DB(TM)  
(c) 2000 The Gale Group. All rts. reserv.

01826471 SUPPLIER NUMBER: 17226055 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
Interactive Content's monthly news digest. (includes a correction of the  
June 1995 issue)  
Interactive Content, v2, n15, p8(1)  
July, 1995  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 865 LINE COUNT: 00075

TEXT:

...Internet-based information retrieval service, has said that it will offer its new Personal Newswire **service**, which **collects** information on the **Internet** according to a **user**'s **needs**, sometime in the next couple months. Discovery Beefs Up: Discovery Communications Inc., owner of The...

28/3,K/18 (Item 1 from file: 813)  
DIALOG(R)File 813:PR Newswire  
(c) 1999 PR Newswire Association Inc. All rts. reserv.

0963381 SFW016  
In SFTU013, EPIGRAPHX ANNOUNCES INTERNET FAX-ON-COMMAND FOR CORPORATE CALL CENTERS, moved yesterday, June 18, the phone numbers in the contact line were transposed with the contact names. Complete, corrected release follows.

DATE: June 19, 1996 12:58 EDT WORD COUNT: 415

...a fax library of company literature, including sales information, technical documentation, and specification sheets. This **service** makes documents in any **format** -- including HTML -- accessible to **customers** by phone or computer. **Internet** Fax-on-Command also **collects** customer information as fax **requests** are processed and provides comprehensive reporting to marketing communications, sales, and customer service managers. Reported...

28/3,K/19 (Item 2 from file: 813)  
DIALOG(R)File 813:PR Newswire  
(c) 1999 PR Newswire Association Inc. All rts. reserv.

0962786 SFTU013  
EPIGRAPHX ANNOUNCES INTERNET FAX-ON-COMMAND FOR CORPORATE CALL CENTERS

DATE: June 17, 1996 11:00 EDT WORD COUNT: 414

...a fax library of company literature, including sales information, technical documentation, and specification sheets. This **service** makes documents in any **format** -- including HTML -- accessible to **customers** by phone or computer. **Internet** Fax-on-Command also **collects** customer information as fax **requests** are processed and provides comprehensive reporting to marketing communications, sales, and customer service managers. Reported...

28/3,K/20 (Item 1 from file: 636)  
DIALOG(R)File 636:Gale Group Newsletter DB(TM)  
(c) 2000 The Gale Group. All rts. reserv.

03643396 Supplier Number: 47846137 (USE FORMAT 7 FOR FULLTEXT)  
INDUSTRY BRIEFS:Open Market Licenses Transact.  
Electronic Commerce News, v2, n29, pN/A  
July 21, 1997  
Language: English Record Type: Fulltext

Document Type: Newsletter; General  
Word Count: 132

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

...subsidiary of America Online [AOL] and Reading, Mass.-based Addison Wesley Longman. ANS Web Hosting **Services** will run Transact for **customers** who want to control their **Internet storefront** but not host their own **electronic** commerce infrastructure. ANS will install and maintain Transact systems, servers running the software and the...

**28/3,K/21 (Item 2 from file: 636)**

DIALOG(R)File 636:Gale Group Newsletter DB(TM)  
(c) 2000 The Gale Group. All rts. reserv.

03639338 Supplier Number: 47837099 (USE FORMAT 7 FOR FULLTEXT)

**E! Cable Channel Buys Out CNET's Stake in E! Online**

Multimedia Wire, v4, n135, pN/A

July 15, 1997

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 145

The E! cable channel and CNET each had a 50% stake in E! Online (<http://www.eonline.com>), which launched Aug. 5, 1996. Now, "E! wanted the brand under its name," and the site had matured to a point where it...

...has recently begun to branch out into related areas, launching the Moviefinder Web site (<http://www.moviefinder.com>). (E! Online, Jeremy Verba, 213/954-2400; CNET, Halsey Minor, CEO, 415/395...

**28/3,K/22 (Item 3 from file: 636)**

DIALOG(R)File 636:Gale Group Newsletter DB(TM)  
(c) 2000 The Gale Group. All rts. reserv.

03620267 Supplier Number: 47495584 (USE FORMAT 7 FOR FULLTEXT)

**HotNews Briefs: CONNECT'S ECOMMERCE PRODUCTS COMPLY WITH STANDARD**

Internet Week, v3, n26, pN/A

June 30, 1997

Language: English Record Type: Fulltext

Document Type: Magazine/Journal; Trade

Word Count: 67

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

...CNKT], an Internet commerce provider in California, produced two products that comply with the Open **Buying** on the **Internet** (OBI) standard. **PurchaseStream** manages **Internet** commerce **buying** and **OrderStream** automates 'Net transaction sales. The standard, created by the **Internet** Purchasing Roundtable, **seeks** an open and secure regulation on electronic business purchases, which may reduce costs and increase...

**28/3,K/23 (Item 4 from file: 636)**

DIALOG(R)File 636:Gale Group Newsletter DB(TM)  
(c) 2000 The Gale Group. All rts. reserv.

03603476 Supplier Number: 47460124 (USE FORMAT 7 FOR FULLTEXT)

**IMALL/AT&T: iMall, AT&T WorldNet Service create 'bargains' shopping site**

M2 Presswire, pN/A

June 12, 1997

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 695

... T WorldNet(sm) Service (<http://www.att.net/>), AT&T's value-added

Internet access **service** , Wednesday unveiled a new Web **store** enabling **Internet users** to **buy** bargain merchandise online.

The new **store** , entitled AT&T Market Square(sm) Deals, features brand name specials at significantly discounted prices...

INDUSTRY NAMES: BUSN (Any type of **business** ); INTL (**Business** , International)

**28/3,K/24 (Item 5 from file: 636)**

DIALOG(R)File 636:Gale Group Newsletter DB(TM)  
(c) 2000 The Gale Group. All rts. reserv.

03560041 Supplier Number: 47364413 (USE FORMAT 7 FOR FULLTEXT)

**COMPAQ: Compaq raises the standard for value and performance across the enterprise**

M2 Presswire, pN/A  
May 6, 1997

Language: English Record Type: Fulltext  
Document Type: Newswire; Trade

Word Count: 1855

... factor that makes it easy to install and manage. This compact server is ideal for **Internet Service Providers** (ISPs) and other **customers** with growing server **needs** who are **seeking** to consolidate their data centers.

Customers can increase the density of their processing power and...

INDUSTRY NAMES: BUSN (Any type of **business** ); INTL (**Business** , International)

**28/3,K/25 (Item 6 from file: 636)**

DIALOG(R)File 636:Gale Group Newsletter DB(TM)  
(c) 2000 The Gale Group. All rts. reserv.

03496041 Supplier Number: 47212403 (USE FORMAT 7 FOR FULLTEXT)

**WELLS FARGO HITCHES UP TO AT&T**  
Telecomworldwire, pN/A

March 17, 1997

Language: English Record Type: Fulltext  
Document Type: Newsletter; Trade

Word Count: 197

... s Marketing Alliance Programme to make it easier for merchants to establish and manage an **electronic storefront** on the **Internet** . Under the agreement both companies will work together in **order** to provide AT&T's web site hosting and transaction **services** and Wells Fargo's credit card processing **services** to business **customers** . Companies will be able to set up a business banking relationship with Wells Fargo in...

INDUSTRY NAMES: BUSN (Any type of **business** ); INTL (**Business** , International); TELC (Telecommunications)

**28/3,K/26 (Item 7 from file: 636)**

DIALOG(R)File 636:Gale Group Newsletter DB(TM)  
(c) 2000 The Gale Group. All rts. reserv.

03123212 Supplier Number: 46388133 (USE FORMAT 7 FOR FULLTEXT)

**IBM FORSAKES PRODIGY**  
Report on IBM, v13, n20, pN/A

May 15, 1996

Language: English Record Type: Fulltext  
Document Type: Newsletter; Trade

Word Count: 1348

... on IBM, May 8, 1996, p. 2). IBM's infoSage is an online news clipping **service** for business **users** .

"[Net.Commerce] will **help** businesses to create virtual **storefronts** on the **Internet** where consumers will be able to shop, **purchase** , and pay

online," IBM said.

L.L. BEAN LOGS ON

L.L. Bean, a recreational...

...s court right now."

BACK TO BUSINESS

Net.Commerce is designed for online sales between **business** and **business**, as well as sales between consumers and businesses. The service's business or consumer slant...

**28/3,K/27 (Item 8 from file: 636)**

DIALOG(R)File 636:Gale Group Newsletter DB(TM)

(c) 2000 The Gale Group. All rts. reserv.

03055120 Supplier Number: 46241057 (USE FORMAT 7 FOR FULLTEXT)

**ORACLE: Electronic commerce becomes a business reality with the European launch of the Oracle store**

M2 Presswire, pN/A

March 22, 1996

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 708

... Oracle UK has made electronic commerce a reality with the launch of its first European **service** which enables **customers** to **buy** products via the **World Wide Web (WWW)**: the **Oracle Store**. Already established in the US, the Oracle Store is a key part of Oracle's...

**INDUSTRY NAMES: BUSN (Any type of business); INTL (Business, International)**

**28/3,K/28 (Item 9 from file: 636)**

DIALOG(R)File 636:Gale Group Newsletter DB(TM)

(c) 2000 The Gale Group. All rts. reserv.

02779111 Supplier Number: 45639929 (USE FORMAT 7 FOR FULLTEXT)

**BANYAN SYSTEMS OPENS INTERNET STOREFRONT**

PCNetter, v10, n7, pN/A

July, 1995

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 230

... The third-party vendor would then contact the prospect directly to make the sale. Planned **Internet Store** expansions will enable the **purchase** transactions to be completed entirely **electronically** in a secure fashion.

The Banyan Internet Storefront address is <http://www.banyan.com>.

Third...

**28/3,K/29 (Item 1 from file: 621)**

DIALOG(R)File 621:Gale Group New Prod.Annou. (R)

(c) 2000 The Gale Group. All rts. reserv.

01590111 Supplier Number: 48150920 (USE FORMAT 7 FOR FULLTEXT)

**Sweden's Telia Gets OpenTV-Ready; OpenTV to Support Roll-Out of Interactive Television Services; Provides Europe's and the World's First Commercial Introduction of Internet Access Via OpenTV Web.**

Business Wire, p12010001

Dec 1, 1997

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 570

... time fee which varies depending on the subscription period the customer chooses. New customers will **purchase** **digital** TV boxes in

**stores** .

"This historic introduction of **Internet** access represents a further enhancement of the value of interactive television to consumers and leverages..."

**28/3,K/30 (Item 2 from file: 621)**

DIALOG(R)File 621:Gale Group New Prod.Annou. (R)  
(c) 2000 The Gale Group. All rts. reserv.

01542118 Supplier Number: 47457586 (USE FORMAT 7 FOR FULLTEXT)

**iMall and AT&T WorldNet Service announce creation of new shopping site focusing on bargain merchandise.**

Business Wire, p06111051

June 11, 1997

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 654

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

...T WorldNet(SM) Service (<http://www.att.net>), AT&T's value-added Internet access **service** , Wednesday unveiled a new Web **store** enabling **Internet users** to **buy** bargain merchandise online.

**28/3,K/31 (Item 3 from file: 621)**

DIALOG(R)File 621:Gale Group New Prod.Annou. (R)  
(c) 2000 The Gale Group. All rts. reserv.

01529623 Supplier Number: 47356764 (USE FORMAT 7 FOR FULLTEXT)

**Compaq raises the standard for value and performance across the enterprise.**

Business Wire, p05051057

May 5, 1997

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 1480

... factor that makes it easy to install and manage. This compact server is ideal for **Internet Service Providers** (ISPs) and other **customers** with growing server **needs** who are **seeking** to consolidate their data centers.

Customers can increase the density of their processing power and...

**28/3,K/32 (Item 4 from file: 621)**

DIALOG(R)File 621:Gale Group New Prod.Annou. (R)  
(c) 2000 The Gale Group. All rts. reserv.

01487355 Supplier Number: 47111253 (USE FORMAT 7 FOR FULLTEXT)

**iCat Business Partners Fuel Growth of Electronic Commerce Market.**

Business Wire, p2100039

Feb 10, 1997

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 1791

... joined iCat's Business Partner Program, bundling iCat Electronic Commerce Suite with their catalog development **services** and Web site hosting **services** to offer their **customers** a complete solution for establishing and maintaining **order** -enabled Web **stores** . Leading partners include EDS, NETCOM, Best **Internet** , GreyInteractive, eMedia, iSTAR and many more.

"The **demand** for customized Web catalogs is so high, we can't build catalogs with iCat's...going live on the Internet daily, clearly reinforcing iCat's lead in the retail and **business -to-business** market," continued Danuloff. "Being able to respond quickly to the market's needs is what..."

28/3,K/33 (Item 5 from file: 621)  
DIALOG(R)File 621:Gale Group New Prod.Annou.(R)  
(c) 2000 The Gale Group. All rts. reserv.

01315441 Supplier Number: 45891605 (USE FORMAT 7 FOR FULLTEXT)  
**Stratus Licenses Intermail Messaging Product from Accordance New multimedia messaging system offers unmatched scalability and availability.**  
Business Wire, p10301141  
Oct 30, 1995  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 803

... and X.400 networks. Mail can consist of all types of multimedia data and is **stored** natively in **Internet** MIME and X.400 **formats** thereby eliminating the **need** for gateways. Intermail is configured to exploit the continuous availability and scalability of Continuum Series...

28/3,K/34 (Item 1 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2000 The Gale Group. All rts. reserv.

05221718 Supplier Number: 47964429 (USE FORMAT 7 FOR FULLTEXT)  
**Micron Web site helps boost customer service**  
Baljko, Jennifer L.  
Electronic Buyers' News, p078  
Sept 8, 1997  
Language: English Record Type: Fulltext  
Document Type: Magazine/Journal; Trade  
Word Count: 540

... such as toll-free phone numbers, around-the-clock technical support, and informative Web sites **help** generate sales and provide the basics a **customer** is **seeking**, **electronically** dependent and **Internet** -savvy consumers often **want** instant access and answers. To keep pace, many companies are now developing Internet-related strategies...

28/3,K/35 (Item 2 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2000 The Gale Group. All rts. reserv.

04906532 Supplier Number: 47214711 (USE FORMAT 7 FOR FULLTEXT)  
**E-Commerce: Building a Model**  
Hutchinson, Art  
CommunicationsWeek, p57  
March 17, 1997  
Language: English Record Type: Fulltext  
Document Type: Newsletter; Trade  
Word Count: 2121

... down, blurring the line between consumer and vendor.  
**Members-Only Subnets**  
This plan finds most **business** -to-**business** E-commerce occurring within private, industrial-strength sub-networks that guarantee high levels of service...

...markets will find it essential to make their products or services available through independent third-party **electronic** distribution channels on the **Internet** .

**Buyers** will gravitate to these **organized** **electronic** "stores" instead of dealing separately with many suppliers. Companies will reduce inventories substantially by just...service

New Consumer Marketing Channels  
IT Events

-- Most E-commerce activity oriented to consumers; less **business -to-business**

-- Price of wireless and landline bandwidth converges (and drops)

-- Majority of households can access three...

**28/3,K/36 (Item 3 from file: 16)**

DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2000 The Gale Group. All rts. reserv.

04686786 Supplier Number: 46898697 (USE FORMAT 7 FOR FULLTEXT)

**Business To Business On The Internet: Using The Web To Cut Costs And Build Sales**

Computer Reseller News, pP34

Nov 18, 1996

Language: English Record Type: Fulltext

Document Type: Magazine/Journal; Trade

Word Count: 1516

**Business To Business On The Internet: Using The Web To Cut Costs And Build Sales**

... started knocking at this electronic doorway-people who were not likely to be Kom & Associates' **customers** -the company stopped offering the **service** .

Looking ahead, Zetrouer hopes to use the **Internet** to download products instead of having to **buy in-store** inventory-using the vendor or distributor as the fulfillment house-and to complete the orders...

**28/3,K/37 (Item 1 from file: 148)**

DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2000 The Gale Group. All rts. reserv.

09650721 SUPPLIER NUMBER: 18877325 (USE FORMAT 7 OR 9 FOR FULL TEXT)

**The Internet gallery. (Digital Commerce to link buyers and sellers of fine art) (Internet/Web/Online Service Information)**

Wagner, Mitch

Computerworld, v30, n46, p81(1)

Nov 11, 1996

ISSN: 0010-4841 LANGUAGE: English RECORD TYPE: Fulltext; Abstract  
WORD COUNT: 564 LINE COUNT: 00047

**ABSTRACT:** Digital Commerce, a start-up company based in Reston, VA, plans to introduce a new **Web -based service** called **Collectors Trust** that will match fine-art **buyers** and **sellers** . Galleries and artists registered with the **service** will be able to post images and descriptions of the art on the Internet, letting...

**28/3,K/38 (Item 2 from file: 148)**

DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2000 The Gale Group. All rts. reserv.

08748652 SUPPLIER NUMBER: 18404705 (USE FORMAT 7 OR 9 FOR FULL TEXT)

**/C O R R E C T I O N -- EPIGRAPHX/**

PR Newswire, p619SFW016

June 19, 1996

LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 497 LINE COUNT: 00047

... a fax library of company literature, including sales information, technical documentation, and specification sheets. This **service** makes documents in any **format** -- including HTML -- accessible to **customers** by phone or computer. **Internet Fax-on-Command** also **collects** customer information as fax **requests** are processed and provides comprehensive reporting to marketing communications, sales, and customer service managers. Reported...

28/3,K/39 (Item 3 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2000 The Gale Group. All rts. reserv.

08561660 SUPPLIER NUMBER: 18142066

Working with the net. (demographic information on Internet users)

Mogelonsky, Marcia

American Demographics, v18, n4, p8(1)

April, 1996

ISSN: 0163-4089 LANGUAGE: English RECORD TYPE: Abstract

...ABSTRACT: education and more income than other adults. This group reads more and spends more in **electronic** stores and office supply **stores**. They do not hesitate to **order** from mail-order catalogs and from online **ordering services**. **Internet users** are continually searching for information in a variety of areas, such as parenting. Business should..

33/3,K/1 (Item 1 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
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01224833 98-74228

**Internet shopping advances**

Anonymous

Discount Store News v35n9 PP: 17, 21 May 6, 1996

ISSN: 0012-3587 JRNL CODE: DSN

WORD COUNT: 640

...TEXT: on Internet usage and growth.

\* Keith Arnold, manager of interactive marketing and merchandising at CompuServe **Electronic Mall**, discussed efforts "to bring order to the chaos" that currently exists on several **electronic malls**. CompuServe is implementing centralized billing, adding **customer service** and installing systems that allow **users** to shop numerous merchants through one common system. Since there are more than 2,000 Internet **storefronts** and **Internet** novices can't always find the products they **want** without a good deal of effort, the malls on CompuServe, America Online and Prodigy are...

33/3,K/2 (Item 2 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

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01099632 97-49026

**The running dogs of net.capitalism**

Dern, Dan

Network World v12n37 PP: SS6-SS14 Sep 11, 1995

ISSN: 0887-7661 JRNL CODE: NWW

WORD COUNT: 2582

ABSTRACT: Many companies are successfully **selling** on the **Internet**. **Digital Equipment Corp.** alone has been racking up \$150 million annually in Internet-enabled sales. At...

... up 600 sales through a new Web site. One inevitable follow-on to individual Internet **storefronts** has been the concept of **Internet malls**, which serve Internauts who **want** to go shopping without a specific company or destination in mind. An **Internet mall** offers such prospective customers a first port of call, from which they can explore a variety of stores. Internet presence providers offer packages of **services** for **customers** setting up shop in their malls that may include handling orders and transactions, as well...

33/3,K/3 (Item 1 from file: 9)

DIALOG(R)File 9:Business & Industry(R)

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01407529 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Distribs Charge The Net**

(Digital Market Inc launched an electronic-commerce program that allows electronic distributors to market their products)

Electronic Buyers News, n 993, p 1+

February 12, 1996

DOCUMENT TYPE: Journal ISSN: 0164-6362 (United States)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 971

ABSTRACT:

Digital Market Inc (Sunnyvale, CA) launched an **electronic-commerce** program that allows electronic distributors to market their products. The company signed up 3 franchised distributors and 10 OEMS to perform electronic transactions through the **World Wide Web**. It **seeks** to

give **buyers** access to participating distributors' inventories, lead times, and pricing, and the ability to cross-reference...

...The World Wide Web provides distributors with fantastic exposure and new business opportunity. For the **buying** community, the **online** program greatly compresses buyers time to market, thus saving users comparison shopping by phone and...

...by firewalls, and distributors would be able to grant different levels of inventory access to **users**. The article further details the new **service** and the companies that have signed up for **Digital** Market's new service.

...

33/3,K/4 (Item 1 from file: 275)

DIALOG(R)File 275:Gale Group Computer DB(TM)  
(c) 2000 The Gale Group. All rts. reserv.

02046188 SUPPLIER NUMBER: 19221209 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Internet commerce: VeriFone and DIGEX alliance to provide turnkey Internet commerce-enabled solution to merchants; products aimed at allowing merchants to set up Internet storefronts with standard Internet connection. (Company Business and Marketing)

EDGE, on & about AT&T, v12, p4(1)

March 17, 1997

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 698 LINE COUNT: 00065

TEXT:

...Inc. and DIGEX, Inc., Wednesday announced an agreement that they will collaborate to develop turnkey Internet commerce -enabled solutions that make it easier and more affordable for merchants to sell over the...

...turnkey solution for bringing their merchant customers online. "The largest barrier to mass adoption of Internet commerce today is the lack of a simple, safe system for setting up shop on the..."

...compelling shopping arena, consumers will follow," said George Hoyem, vice president and general manager, VeriFone Internet Commerce Division. "The planned VeriFone-DIGEX solution is designed to offer an easy, secure product that allows merchants to take advantage of the growing Internet commerce market." VeriFone and DIGEX will collaborate to help merchants and financial institutions develop sites that...

...vPOS Merchant Software communicates directly with financial institutions' vGATE Internet gateways using the SET (Secure Electronic Transaction) protocol. vPOS Merchant Software is available from Wells Fargo Bank and other supporting financial institutions. "DIGEX has designed an exceptional solution to fill the need for a standalone Internet storefront , " said Earl Galleher, president of DIGEX Internet Server Group. "VeriFone vPOS Merchant Software was the..."

...solution incorporating SET-ready Internet payment capability." "We're excited to see these leaders in Internet commerce build solutions in tandem with our Merchant Server solution," said Anthony Bay, general manager of Microsoft's Internet Services Business Unit. "Customers will really benefit with the combined delivery of the best of commerce, payment and hosting..."

...s relationships with financial institutions such as Wells Fargo Bank to promote the planned turnkey electronic storefront solution. "As a leader in Internet commerce , Wells Fargo welcomes the VeriFone-DIGEX alliance as a strong solution for high volume merchants who want to maintain control of their electronic storefronts without the hassles of having to manage systems and connectivity issues," said Debra Rossi...

...VeriFone, Inc. (<http://www.verifone.com>), the leading global provider of secure payment solutions, delivers electronic payment systems to

financial institutions, merchants and consumers, as well as government agencies, healthcare providers...

...Europe, Asia, Africa, Australia and the Pacific. VeriFone has shipped more than five million Transaction **Automation** systems, which have been installed in more than 100 countries. The Company's 1996 net...

**33/3,K/5 (Item 2 from file: 275)**

DIALOG(R)File 275:Gale Group Computer DB(TM)  
(c) 2000 The Gale Group. All rts. reserv.

01900002 SUPPLIER NUMBER: 17957449 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**News digest. (News Briefs)**

Interactive Content, v2, n19, p2(1)  
Nov, 1995

LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 1381 LINE COUNT: 00109

TEXT:

...the company will gain some online insight as it moves eWorld to its Web-based **format** . aol is not a bad ally to have in the online arena . . . Both Netscape and...

...of their brand." . . . aol continues to lead the way in deal cutting among the consumer **services** . Witness its recent partnership with Intuit, which will bring aol **users** online banking via Quicken software and the just-launched Quicken Financial Network. The service will...

...future might see some large-scale defections. World Wide Web ABC News, Washington Post's **Digital** Ink, and Newsweek will launch ElectionLine, a Web site covering the 1996 presidential campaign. The...

...s first real Web effort, after a very conspicuous absence. And in the case of **Digital** Ink, the venture is possibly a harbinger of doom for Interchange, the platform it has...

...state Hermitage Museum in St. Petersburg for undisclosed sums . . . Creative Artists Agency (caa) announced the **formation** of two departments devoted to new technologies: the New Media Group and the Entertainment Ventures...

...Interactive Content, MTV and VH1 Online are teaming up with Blockbuster Music and have begun **selling** compact discs **online** . . . File under "Web to the Rescue": Columbia Pictures' "Money Train" site launched on the Web ...home/mtrain) . . . Just in time for the holidays, Warner Bros. launched the Warner Bros. Studio **Stores** Online ([www.studio-stores.warnerbros.com](http://www.studio-stores.warnerbros.com)). Shop-pers may **purchase** merchandise through secure transactions or an 800 number . . . MCI's 1-800-MusicNow CD phone...

**33/3,K/6 (Item 1 from file: 148)**

DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2000 The Gale Group. All rts. reserv.

07661255 SUPPLIER NUMBER: 16037851 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**First Union opens an electronic branch with barrage of listings on the Internet. (First Access Network)**

Epper, Karen  
American Banker, v160, n8, p1(2)  
Jan 12, 1995

ISSN: 0002-7561 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT  
WORD COUNT: 504 LINE COUNT: 00041

... envisioned by First Union, Cyberbanking, will eventually encompass a wide variety of banking and shopping **services** along the Internet - beyond, **customer** , **service** information. These **services** will soon include **electronic** shopping **malls** , complete with virtual merchant **storefronts** at which consumers can **purchase** goods over the **Internet** .

Of primary concern to the bank is establishing a secure means of data transmission over...

21/5/1 (Item 1 from file: 583)  
DIALOG(R)File 583:Gale Group Globalbase(TM)  
(c) 2000 The Gale Group. All rts. reserv.

06521978  
INFORMATION SAMLAS I BREVLADA PA INTERNET  
SWEDEN: UNIFIED MESSAGING SERVICE FOR INTERNET USE  
Dagens Nyheter (XSU) 18 Sep 1997 p. A 18  
Language: SWEDISH

Telia and Oracle have developed a so-called unified messaging **service** for **Internet** use. This new **service** **collects** voice mail, **email** and fax messages to a specific individual and connects them to an **Internet** server. The individual can then use any computer with an **Internet** interface in **order** to retrieve the information with the **help** of Netscape Navigator or Microsoft Explorer, or use a mobile telephone to survey the **email** messages. Unfortunately, each message can be 160 bytes long, so longer **email** messages and the like will have to be cut down to several parts and then read in a sequence. Users can choose what messages to display for mobile telephone use, and the service also requires a Telia GSM subscription. The new service will be tested some time this Autumn, and then introduced at the market next year, The service is chiefly meant for business users with relatively high knowledge or skill in handling IT equipment.

COMPANY: GSM; MICROSOFT; NETSCAPE; INTERNET; ORACLE; TELIA

PRODUCT: Facsimile Services (4811FS); Messaging Svcs (4811ME); Paging Services (4838PG);  
EVENT: Product Design & Development (33);  
COUNTRY: Sweden (5SWE);

21/5/2 (Item 2 from file: 583)  
DIALOG(R)File 583:Gale Group Globalbase(TM)  
(c) 2000 The Gale Group. All rts. reserv.

06446152  
Gov't working on steps to facilitate exports to China  
SOUTH KOREA: EXPORTS TO CHINA TO BE BOOSTED  
The Korea Herald (XBF) 14 Mar 1997 P.12  
Language: ENGLISH

Prompted by increasing trade with China, the Seoul government was working on measures to support the sales activities of South Korean exporters in the Mainland. In a move to provide the Chinese market with information on South Korean-made goods, home pages of the Korea Trade-Investment Promotion Agency will be established on the **Internet**. South Korean exporters will also be provided with information on Chinese importers. In addition, **buyers** from big department **stores** in cities in the Mainland will be invited for negotiations in September 1997. South Korean firms will also be urged to raise the awareness of their products by taking part in international expositions in the Mainland. Unique items will also be developed to target at each region in the Mainland. There was a US\$ 2.8 bn surplus in the trade with China in 1996, with exports standing at US\$ 11.4 bn (up 24.4% from 1995) and imports amounting to US\$ 8.6 bn (up 15.4%). Of the total exports to the Mainland, over 75% were industrial and chemical goods, including machinery, organic chemical, electric goods, iron, steel and electronic products. Imports from the Mainland were mostly made up of home appliances, mineral, agricultural goods and textile.

COMPANY: INTERNET

PRODUCT: Intnl Affairs & Finance (9103);  
EVENT: Government Domestic Functions (97);  
COUNTRY: South Korea (9SOK);

21/5/3 (Item 3 from file: 583)

DIALOG(R)File 583:Gale Group Globalbase(TM)  
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06398847

New Net mall offers safe credit card shopping  
SINGAPORE: CREDIT CARD SHOPPING ON THE NET  
The Straits Times (XBB) 27 Nov 1996 P.28  
Language: ENGLISH

Using a special computer code **stored** on floppy disks, **Internet users** in Singapore can now send **order forms** with their credit card numbers to pay for **purchases** in a new virtual mall without fear of fraud. Sembawang Media, which manages Pacific Internet, one of the three Internet Access Service Providers in Singapore, will generate a personalised code to a registered would-be cybershopper. The code can be downloaded by the surfer onto a normal floppy disk. When paying for purchases at the virtual mall site, the shopper just need to insert the disk with the code and key in his credit card number. Apart from the personalised code, transactions made in the virtual mall is protected by password, another safety feature. At present, 30 merchants, including department stores such as Tangs and Metro are participating in the programme. By end-1996, more than 100 merchants are expected to have storefronts in the mall.

COMPANY: INTERNET; PACIFIC INTERNET; SEMBAWANG MEDIA  
PRODUCT: Wholesale Trade (5000); Magnetic Media/Drives (3679MM);  
EVENT: General Management Services (26);  
COUNTRY: Singapore (9SIN);

**21/5/4 (Item 4 from file: 583)**

DIALOG(R)File 583:Gale Group Globalbase(TM)  
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06305425

Elektronisch bezahlen im Internet  
GERMANY/NETHERLANDS: "INTERNET MONEY" TESTED  
Handelsblatt (HT) 07 May 1996 p.21  
Language: GERMAN

Deutsche Bank AG, the largest German universal bank, and the Dutch firm DigiCash, which develops electronic payment systems, agreed to launch a pilot project. The partners want to test online ordering of goods in the Internet and direct payment for these goods by electronic money. Possibilities of the Internet, the sale of products and services via this medium, are to be expanded through new payment options. In the planned tests, Deutsche Bank clients can **order** "electronic coins" from Deutsche Bank's **Internet** computer, **store** them on their own PCs and use them for **electronic** payment. To use **electronic** payment, **Internet users** **need** only a PC - no special hardware or chip card.

COMPANY: INTERNET; DIGICASH; DEUTSCHE BANK

EVENT: Research & Development Activity (45); Company Formation (14);  
COUNTRY: Netherlands (4NET); Germany (4GER);

**21/5/5 (Item 1 from file: 2)**

DIALOG(R)File 2:INSPEC  
(c) 2000 Institution of Electrical Engineers. All rts. reserv.

6596652 INSPEC Abstract Number: C2000-06-7210L-045

**Title:** Now that we have digital collections, why do we need libraries?

Author(s): Borgman, C.L.  
Author Affiliation: Dept. of Libr. & Inf. Sci., California Univ., Los Angeles, CA, USA  
Conference Title: ASIS'97. Proceedings of the 60th ASIS Annual Meeting 1997. Vol.34. Digital Collections: Implications for Users, Funders, Developers and Maintainers p.27-33

Publisher: Inf. Today, Medford, NJ, USA  
Publication Date: 1997 Country of Publication: USA xvii+409 pp.  
ISBN: 1 57387 048 X Material Identity Number: XX-1999-02805  
Conference Title: Proceedings of the 60th Annual Meeting of the American Society for Information Science (ASIS)  
Conference Date: 1-6 Nov. 1997 Conference Location: Washington, DC, USA  
Language: English Document Type: Conference Paper (PA)  
Treatment: Practical (P)  
Abstract: We briefly examine the question, "If we have the **Internet** and **digital collections**, why do we **need** libraries?." The challenge begs several fundamental questions, such as: What is a **digital collection**? What is a library? What is a librarian? Why do we **need** **digital collections** or libraries? **Digital** collections are sets of information resources collected and organized on behalf of a community of users. Libraries are rapidly-evolving institutions that select, collect, organize, preserve, conserve, and provide access to information in many media, to many communities of users. Librarians are information professionals that support these activities, and they may work in units other than libraries and have job titles other than librarian. The roles of information professionals are expanding as information institutions such as libraries, archives, museums, universities, and schools converge and partner with each other. The challenge for the digital age is to tailor information technologies to support the activities of individual communities of users, while creating globally-distributed information infrastructure that enables systems and services to interoperate. Whether we **need** libraries and librarians is an open question that depends on the definition and scope of the institutions, functions, and professions involved. (20 Refs)  
Descriptors: digital libraries; information resources; Internet  
Identifiers: digital collections; Internet; libraries; librarian; information resources; digital libraries; information professionals; information technology; information infrastructure  
Class Codes: C7210L (Library automation); C7210N (Information networks)  
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21/5/6 (Item 2 from file: 2)

DIALOG(R)File 2:INSPEC  
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6067971 INSPEC Abstract Number: C9812-7210L-018  
**Title: Storage and document servers**  
Author(s): Nijssen, T.  
Author Affiliation: Comput. Centre, Tilburg Univ., Netherlands  
Conference Title: Second International Summer School on the Digital Library p.77-92  
Editor(s): Prinsen, J.G.B.; Meijer, E.  
Publisher: Ticer, Tilburg, Netherlands  
Publication Date: 1997 Country of Publication: Netherlands 492 pp.  
Material Identity Number: XX97-01892  
Conference Title: Proceedings of International Summer School on Digital Library  
Conference Date: 10-22 Aug. 1997 Conference Location: Tilburg, Netherlands  
Availability: Ticer, Warandelaan 2, 5004 JD Tilburg, Netherlands  
Language: English Document Type: Conference Paper (PA)  
Treatment: General, Review (G); Practical (P)  
Abstract: Digital libraries have digital document collections. At some time in the future, this may no longer be the case: publishers will allow libraries to access documents stored on the publishers' servers. For the time being, however, it is the case, because local storage of documents is cheaper than the high-bandwidth **Internet** connections that are **needed** for documents to be remotely accessed. This paper explains some aspects of storing document **collections** in a **digital** library. Of course, the **user** of the collection plays a vital role. Digital document storage for an organization that only archives material for long-term availability by specialized historians will make decisions that differ from the decisions made by a library where non-expert users use the collection on a daily basis. The paper discusses aspects that are common to all digital document

services for libraries. Three modern implementations show how the actual context of a service leads to different implementations: Webdoc was developed by a consortium led by Pica; Science Server is a commercial product made by Orion; and Decomate is a public-domain implementation made in an EU project conducted jointly by Tilburg University, the London School of Economics and Universitat Autonoma Barcelona. (0 Refs)

Descriptors: file servers; information storage; Internet; library automation

Identifiers: digital document storage; document servers; digital libraries; digital document collections; local storage; high-bandwidth Internet connections; remote access; archives; long-term availability; specialized historians; nonexpert users; digital document services; Webdoc; Science Server; Decomate; public-domain implementation; Pica; Orion

Class Codes: C7210L (Library automation); C5630 (Networking equipment); C7250 (Information storage and retrieval)

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21/5/7 (Item 3 from file: 2)

DIALOG(R)File 2:INSPEC

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5975039 INSPEC Abstract Number: C9809-7210-010

**Title: GENUIN-a comprehensive German nutrition information service on the Web**

Author(s): Ackmann, R.

Author Affiliation: Nutrition Inf. Center, Giessen Univ., Germany

Journal: Quarterly Bulletin of the International Association of Agricultural Information Specialists Conference Title: Q. Bull. Int. Assoc. Agric. Inf. Spec. (USA) vol.42, no.3-4 p.234-6

Publisher: Int. Assoc. Agricultural Inf. Specialists,

Publication Date: 1997 Country of Publication: USA

CODEN: QBISFC ISSN: 1019-9926

SICI: 1019-9926(1997)42:3/4L.234:GCGN;1-H

Material Identity Number: G229-98002

Conference Title: USAIN/IAALD 97. 'Information Frontier: Linking People and Resources in a Changing World'

Conference Date: 3-5 April 1997 Conference Location: Tucson, AZ, USA

Language: English Document Type: Conference Paper (PA); Journal Paper (JP)

Treatment: Practical (P)

Abstract: The Nutrition Information Center (NIC) at the University of Giessen, Germany, is working to develop a suitable electronic information system on the WWW Internet platform. The Web site was placed under the Giessen University WWW server. The URL is: <http://www.uni-giessen.de/nutriinfo/>. The site includes (1) food and nutrition features targeted to advisory services, journalists (press, television), and the general public, links to full-text resource from other providers, and links to international Web sites; (2) information about current publications and bibliographic references, including an interactive **request form** that gives **users** the opportunity to **order** literature searches-processed by NIC-in bibliographic databases; (3) the NIC Annual Report, **stored** on the WWW Server in pdf-**format**; and (4) agriculture- and forestry-related information and databases to improve the efficiency and public relations of government agricultural agencies. (0 Refs)

Descriptors: agriculture; bibliographic systems; forestry; full-text databases; information services; Internet

Identifiers: GENUIN; nutrition information service; Nutrition Information Center; information system; Internet; Web site; Giessen University; WWW server; food; full-text resource; bibliographic references; interactive request form; literature search; bibliographic databases; agriculture; forestry; databases; public relations

Class Codes: C7210 (Information services and centres); C7250C (Bibliographic retrieval systems); C7250L (Non-bibliographic retrieval systems)

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21/5/8 (Item 4 from file: 2)

DIALOG(R)File 2:INSPEC

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5903215 INSPEC Abstract Number: C9806-6130D-003

**Title: Just-in-time conversion, just-in-case collections. Effectively leveraging rich document formats for the WWW**

Author(s): Price-Wilkin, J.

Author Affiliation: Digital Libr. Production Service, Michigan Univ., Ann Arbor, MI, USA

URL: [http://mirrored.ukoln.ac.uk/lis-journals/dlib/dlib/may97/michigan/05p\\_ricewilkin.html](http://mirrored.ukoln.ac.uk/lis-journals/dlib/dlib/may97/michigan/05p_ricewilkin.html)

Journal: D-Lib Magazine

Publication URL: <http://mirrored.ukoln.ac.uk/lis-journals/dlib/>

Publisher: Corporation for National Research Initiatives,

Publication Date: May 1997 Country of Publication: USA

ISSN: 1082-9873

Material Identity Number: G467-98005

Language: English Document Type: Journal Paper (JP)

Treatment: Practical (P)

Abstract: The University of Michigan's Digital Library Production Service (DLPS) has developed substantial experience with the dynamic generation of Web-specific derivatives from non-HTML sources based on several key projects and consideration of how users work with key resources. This article is based on DLPS's experience and resultant policies and practices that guide present and future projects. A fundamental part of this strategy is the real-time creation of Web-friendly versions of material in formats not natively supported by Web browsers. In the world of documents, especially those encoded as SGML or as high-resolution page images, document managers have **needed** to choose between a strategy that pre-computes and **stores** derivatives for the **WWW**, or generating the Web-specific version on-the-fly for the end-user. The strategy of "just-in-time conversion" paired with "just-in-case storage" goes to the heart of digital libraries. We cannot reliably predict which materials will be used or relevant for research. Effective digital libraries will be those that make their resources available in ways that do not influence research by using predictive methods that penalize the user who steps outside the mainstream. Relying on dynamic transformation methods for large digital collections positions the digital library in ways that allow us to take advantage of future capabilities without losing access to historical collections. (7 Refs)

Descriptors: electronic data interchange; Internet; library automation; page description languages; real-time systems

Identifiers: just-in-time conversion; document collections; document formats; World Wide Web; Michigan University Digital Library Production Service; Web-specific derivatives generation; nonHTML sources; real-time creation; Web-friendly versions; SGML; high-resolution page images; digital libraries; dynamic transformation methods; large digital collections; historical collections; just-in-case storage

Class Codes: C6130D (Document processing techniques); C7210L (Library automation); C6140D (High level languages); C6130E (Data interchange)

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21/5/9 (Item 5 from file: 2)

DIALOG(R)File 2:INSPEC

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5835713 INSPEC Abstract Number: C9803-7110-019

**Title: Tools for bringing support to users through the Web**

Author(s): Durant, D.T.

Author Affiliation: Inf. Technol., Delaware Univ., Newark, DE, USA

Conference Title: Proceedings. ACM SIGUCCS 1997 User Services Conference XXV. Are You Ready? 25th SIGUCCS '97 Conference p.81-8

Publisher: ACM, New York, NY, USA

Publication Date: 1997 Country of Publication: USA x+369 pp.

ISBN: 0 89791 990 4 Material Identity Number: XX97-03000

U.S. Copyright Clearance Center Code: 0 89791 990 4/97/0011.\$3.50

Conference Title: Proceedings of University and College Computing Services 25th User Services Conference

Conference Date: 9-12 Nov. 1997 Conference Location: Monterey, CA, USA

Language: English Document Type: Conference Paper (PA)

Treatment: Practical (P)

Abstract: The IT Help Center provides first-level support (via telephone and e-mail) to the entire University of Delaware community. The Help Center needed a way to identify and point to the information users needed through the Web, and to present that information on Web in an organized fashion. The hope was that users would discover these pages and use them instead of calling the Help Center. Failing that, they wanted the Help Center staff to know where the proper information was located and to tell the user how to find the information on her own. To accomplish this goal, two tools for organizing information were developed: 1. A **template** document to **organize** available information resources pertaining to a particular subject 2. A central **Web page** where users could locate the subject areas they **needed** by searching or browsing. (0 Refs)

Descriptors: educational computing; information needs; information retrieval; Internet

Identifiers: IT Help Center; first-level support; University of Delaware community; Web; user support tools; information needs; information organization; template document; information resources; central Web page; subject area location; searching; browsing

Class Codes: C7110 (Educational administration); C7810C (Computer-aided instruction); C7210 (Information services and centres); C7220 (Generation, dissemination, and use of information); C7250 (Information storage and retrieval)

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21/5/10 (Item 6 from file: 2)

DIALOG(R)File 2:INSPEC

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5591000 INSPEC Abstract Number: C9707-7250N-003

Title: **MENTOR: Internet search advisor and information retrieval system**

Author(s): Tsinakos, A.A.; Margaritis, K.G.

Author Affiliation: Dept. of Inf., Macedonia Univ., Thessaloniki, Greece

Conference Title: WebNet96 - World Conference of the Web Society.

Proceedings p.583-4

Editor(s): Maurer, H.

Publisher: Assoc. Adv. Comput. Educ, Charlottesville, VA, USA

Publication Date: 1996 Country of Publication: USA ix+590 pp.

Material Identity Number: XX96-02985.

Conference Title: Proceedings of WebNet 96. World Conference of the Web Society

Conference Date: 15-19 Oct. 1996 Conference Location: San Francisco, CA, USA

Language: English Document Type: Conference Paper (PA)

Treatment: Practical (P)

Abstract: We present a propose-and-revise system which automates the construction of a search strategy (in a specific domain) for Internet based information retrieval, in order to help novice or non novice Internet users to access and retrieve information using a variety of Internet search engines and information resources. The MENTOR system can be analysed in five levels: 1) user level-the system can be accessed by one or multiple users and this is the starting point of user-system interaction; 2) data input-output level-the front end interface of the system, implemented in HTML, in which the user is allowed as first step, to insert his selections in a dialogue box and additionally to receive the results both of the proposed search strategy and the Internet search; 3) MENTOR's Advisor level-at this level the system implements and combines **user** inputs with the expert suggestions (using the pre-stored librarian, **Internet** and domain expert knowledge) in **order** to report the preferable search strategy, that is suggested to be followed, back to the user; 4) query transformation level-this level is responsible for the transformation of the proposed search plan to individual queries towards Internet search engines; 5) information retrieval level-here the system reaches the

pre-selected search engines (from third level), and reports their results back to the user (second level) in HTML form. (5 Refs)

Descriptors: hypermedia; information retrieval systems; Internet; online front-ends

Identifiers: MENTOR; Internet search advisor; information retrieval system; propose-and-revise system; search strategy; Internet based information retrieval; Internet users; Internet search engines; user level; user-system interaction; data input-output level; front end interface; HTML ; Advisor level; expert suggestions; preferable search strategy; query transformation level; information retrieval level; HTML form

Class Codes: C7250N (Front end systems for online searching); C5620W (Other computer networks); C7210 (Information services and centres); C6130M (Multimedia); C6160Z (Other DBMS)

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21/5/11 (Item 7 from file: 2)

DIALOG(R)File 2:INSPEC

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5423445 INSPEC Abstract Number: C9612-7240-012

**Title:** Review of metadata formats

Author(s): Heery, R.

Author Affiliation: Bath Univ., UK

Journal: Program vol.30, no.4 p.345-73

Publisher: Aslib,

Publication Date: Oct. 1996 Country of Publication: UK

CODEN: PRGMBD ISSN: 0033-0337

SICI: 0033-0337(199610)30:4L.345:RMF;1-L

Material Identity Number: P134-96004

Language: English Document Type: Journal Paper (JP)

Treatment: Practical (P)

Abstract: Increasing use of the Internet has heightened awareness among the information community of the need to provide user friendly searching and navigation tools that lead to quality information. An essential part of gaining effective access to Internet resources is to provide an index of available items in order to save users time and network overload. Discussions on metadata are focused on the format of the record used as the basis for the index. Control of the vast number of resources of the Internet requires an appropriate record format (or formats) which will enable the resource to be adequately described and easily located; records must be compatible with an appropriate search engine which in turn would ideally be compatible with a search and retrieval Internet protocol and all components should conform to international standards. At present there are a number of formats which meet at least some of these criteria, each of which has its own strengths. This paper reviews a number of metadata formats (IAFA/Whois++, MARC, Text Encoding Initiative, Dublin Core, Uniform Resource Characteristics) and compares them according to the following criteria: constituency, ease of creation, content, associated Internet protocols and progress towards international standard status. (26 Refs)

Descriptors: cataloguing; document handling; indexing; information retrieval; Internet; software standards; user interfaces

Identifiers: metadata formats; Internet; user friendly searching; information navigation tools; index; network overload; time; record format; search engine; Internet protocol; international standards; IAFA; Whois++; MARC; Text Encoding Initiative; Dublin Core; Uniform Resource Characteristics

Class Codes: C7240 (Information analysis and indexing); C7250 (Information storage and retrieval); C7210 (Information services and centres)

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21/5/12 (Item 8 from file: 2)

DIALOG(R)File 2:INSPEC

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5420396 INSPEC Abstract Number: C9612-7210L-086

**Title: A guided tour of the Internet Public Library**

Author(s): Pack, T.

Journal: Database vol.19, no.5 p.52-6

Publisher: Online Inc,

Publication Date: Oct.-Nov. 1996 Country of Publication: USA

CODEN: DTBSDQ ISSN: 0162-4105

SICI: 0162-4105(199610/11)19:5L.52:GTIP;1-R

Material Identity Number: D059-96005

U.S. Copyright Clearance Center Code: 0162-4105/96/\$2.00+00.15

Language: English Document Type: Journal Paper (JP)

Treatment: Practical (P); Product Review (R)

Abstract: The Internet Public Library (IPL), cyberspace's unofficial library, offers outstanding collections of Internet resources. For many Internet users, IPL has become the library of cyberspace. It receives 50,000 to 60,000 hits a day. Visitors have come from 107 countries. You may want to visit IPL to ask a reference question, to search well-organized, annotated collections of links to high-quality Internet resources covering a wide variety of subjects, or to access a list of links to more than 3,000 digital magazines, newspapers and books. You also may want to encourage young Web surfers to visit IPL because there are divisions for children and teens. In addition, you can find online classrooms, an exhibit hall, a collection of professional resources for librarians, and many more features and services. To enter the lobby, point your Web browser to <http://www.ipl.org/>. (0 Refs)

Descriptors: information retrieval system evaluation; Internet; library automation; public libraries

Identifiers: Internet Public Library; Internet resources; reference questions; searching; annotated collections; links; digital magazines; digital newspapers; digital books; World Wide Web; children; teenagers; online classrooms; exhibit hall; librarian professional resources

Class Codes: C7210L (Library automation); C7250 (Information storage and retrieval)

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21/5/13 (Item 9 from file: 2)

DIALOG(R)File 2:INSPEC

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5416146

**Title: Keeping balance on the cutting edge [business forms]**

Author(s): Gross, J.R.

Journal: Business Forms, Labels & Systems vol.34, no.16 p.20, 23-4, 26, 29-30

Publisher: North American Publishing,

Publication Date: 20 Aug. 1996 Country of Publication: USA

CODEN: BFLSEP ISSN: 0745-3914

SICI: 0745-3914(19960820)34:16L.20:KBCE;1-S

Material Identity Number: N573-96019

Language: English Document Type: Journal Paper (JP)

Treatment: Practical (P)

Abstract: Time is money, says the old adage-and while today's advanced communications and print technologies can't create more time, they can help you use it more wisely and meet your customer's increasingly time-sensitive needs. Communicating with customers and vendors is no longer limited to phone, fax and mail. E-mail and Internet addresses are proliferating, vying for space on business cards. Vendors have led the way in this arena, though more and more distributors are putting up World Wide Web sites, joining the general business stampede toward electronic storefronts. Manufacturers, having upgraded equipment to meet demands for more sophisticated products, are now turning their attention to upgrading customer service through enhanced telecommunications. Sending artwork by modem is becoming commonplace, though color files are still often cumbersome and outdated local phone infrastructure at either end can cause problems. Label suppliers are also beginning to accept art sent by modem. The author looks at these technologies and what advantages they offer for today's distributor. (0 Refs)

Descriptors: bar codes; business forms; commerce; computer literacy; Internet; marketing; printing industry

Identifiers: print technologies; customer communication; vendor communication; Internet; E-mail; business cards; World Wide Web sites; electronic storefronts; computer literacy; short-run digital presses; manufacturers; customer service; telecommunications; label suppliers; modem ; color files; artwork sending

Class Codes: D2140 (Marketing, retailing and distribution); D3045 (Records management systems)

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**21/5/14 (Item 10 from file: 2)**

DIALOG(R)File 2:INSPEC

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5401848 INSPEC Abstract Number: B9612-0120-013, C9612-7810C-029

**Title: Advancing asynchronous distance education using high-speed networks**

Author(s): Harris, D.A.; DiPaolo, A.

Author Affiliation: Stanford Univ., CA, USA

Journal: IEEE Transactions on Education vol.39, no.3 p.444-9

Publisher: IEEE,

Publication Date: Aug. 1996 Country of Publication: USA

CODEN: IEEEDAB ISSN: 0018-9359

SICI: 0018-9359(199608)39:3L.444:AADE;1-M

Material Identity Number: I062-96003

U.S. Copyright Clearance Center Code: 0018-9359/96/\$05.00

Document Number: S0018-9359(96)06752-0

Language: English Document Type: Journal Paper (JP)

Treatment: Practical (P)

Abstract: The Center for Telecommunications at Stanford University, in partnership with the Stanford Center for Professional Development, has designed and deployed an experimental system for delivery of Stanford courses in multimedia format to distance learners using the Internet as well as two experimental, asynchronous transfer mode (ATM)-based, high-speed network testbeds. This configuration is designed to prototype the emerging broadband communications infrastructure in the United States and elsewhere. The courses are **stored** on servers and made available to distance learners **on-demand** . The **user** interface is implemented on the **World Wide Web** . Issues of systems integration, educational effectiveness, and economics are under study as part of the project, called ADEPT (Asynchronous Distance Education Project). In this paper, ADEPT is described along with its experience to date. (6 Refs)

Descriptors: asynchronous transfer mode; computer aided instruction; engineering computing; engineering education; Internet; multimedia systems

Identifiers: asynchronous distance education; ADEPT; high-speed networks; multimedia format; Internet; asynchronous transfer mode; broadband communications infrastructure; economics

Class Codes: B0120 (Education and training); B6210R (Multimedia communications); C7810C (Computer-aided instruction); C6130M (Multimedia); C6160S (Spatial and pictorial databases); C7400 (Engineering computing)

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**21/5/15 (Item 11 from file: 2)**

DIALOG(R)File 2:INSPEC

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5178338

**Title: The Internet: marketers deal with buyer perceptions through better security**

Author(s): Morris-Lee, J.

Author Affiliation: Morris-Lee Group, Rosemont, NJ, USA

Journal: Direct Marketing vol.58, no.9 p.38-40

Publisher: Hoke Communications,

Publication Date: Jan. 1996 Country of Publication: USA

CODEN: DIMADI ISSN: 0012-3188

SICI: 0012-3188(199601)58:9L.38:IMDW;1-A

Material Identity Number: B756-96001  
Language: English Document Type: Journal Paper (JP)  
Treatment: Practical (P)

Abstract: What most marketers want most now out of the WorldWideWeb is what they've always wanted: brand-loyal markets all to themselves where distribution costs are low, products command a premium price due to more speedy introduction, and sales transactions are immediate. In short, what they want is return on investment, in spite of the fact that the initial investment in establishing a Web presence is universally low. On the consumer side, technology is driving a paradigm shift from manufacturers or retailers making a product and seeking buyers, to consumers desiring products and seeking sources for them. As a result, marketers now **want** to move as quickly as possible from setting up store windows to virtual stores where people can **electronically** walk into the **store** itself to **purchase** goods and services. What's holding back progress is a basic prerequisite for **Web based** transactions: security. (0 Refs)

Descriptors: Internet; marketing; security

Identifiers: Internet; marketers; buyer perceptions; security; WorldWideWeb; brand-loyal markets; premium price; distribution costs; return on investment; Web presence; paradigm shift; consumers; virtual stores; purchasing; goods; services; Web-based transactions; business product buyers

Class Codes: D2140 (Marketing, retailing and distribution); D2080 (Information services and database systems); D1060 (Security)

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21/5/16 (Item 1 from file: 233)

DIALOG(R)File 233:Internet & Personal Comp. Abs.  
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00456853 97BY04-017

Hanging out an Internet shingle -- New packages that run under Windows NT provide one-stop shopping for setting up a Web storefront

Seachrist, David

BYTE, April 1, 1997, v22 n4 p136-140, 5 Page(s)

ISSN: 0360-5280

Company Name: NetConsult Communications; iCat; Internet Factory, The

Product Name: Intershop Online; iCat Electronic Commerce Suite;

Merchant Builder

Languages: English

Document Type: Buyer and Vendor Guide

Hardware/Software Compatibility: IBM PC Compatible; Microsoft Windows NT; Sun

Geographic Location: United States

Presents a **buyers** ' guide to three entry-level packages from three companies that are useful for creating an **Internet storefront**. Says that they run on IBM PC compatibles under Windows NT and other OSes. Features a table comparing 51 specifications of these products in the categories of CPU and OS memory requirements, payment service support, security, database, Web publishing, shopping aids, business and sales management, and miscellaneous features. Gives the BYTE Best award to Intershop Online 1.1.4 (\$4,995) from NetConsult Communications (800, 415), noting its strong back-office database, organized and complete sample store, helpful documentation, and secure and convenient store administration. Also covers iCat Electronic Commerce Suite 2.1.2 (\$1,495) from iCat (206), and Merchant Builder 2.0 (\$1,495) from The Internet Factory (510). Also includes a sidebar describing three high-end commerce servers. Includes six screen displays, one sidebar, one table, and one of vendors. (jo)

Descriptors: Web Tools; Electronic Shopping; Vendor Guide; Web Sites; Window Software; Software Review; Internet

Identifiers: Intershop Online; iCat Electronic Commerce Suite; Merchant Builder; NetConsult Communications; iCat; Internet Factory, The

21/5/17 (Item 2 from file: 233)

Document Type: Product Announcement

Hardware/Software Compatibility: IBM PC Compatible

Geographic Location: United States

Announces that AT&T (800) is offering SecureBuy (starting at \$395 per month), an electronic commerce service available on the Internet. Says it uses a registration process to create authorized users called SecureBuyers to guarantee transaction integrity. Features include credit card approval, sales tax and shipping charge calculation, and digital receipts. Also announces that Federal Express (800) will be offering FedEx BusinessLink (\$NA), a system that will offer merchants **automated order** fulfillment features that other providers have been unable to perfect. Features tools for creating an **Internet storefront**, bar coding, Federal Express shipping label generation, and tracking information. Includes one screen display. (phi)

Descriptors: Electronic Shopping; Online Transaction Processing; Internet; Security

Identifiers: SecureBuy; FedEx BusinessLink; AT&T; Federal Express

21/5/20 (Item 5 from file: 233)

DIALOG(R)File 233:Internet & Personal Comp. Abs.

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00441684 96WM11-001

**Pennywise -- Billions of dollars in Internet commerce are waiting for a micropayment system that pays off**

Hapgood, Fred

WebMaster , November 1, 1996 , v1 n5 p24-26, 2 Page(s)

Languages: English

Document Type: Feature Articles and News

Geographic Location: United States

WORK IN PROGRESS column discusses the **need** for a micropayment system that would enable **World Wide Web** vendors to **collect** payments of a dime or less from **users** . Says that several systems are in operation but they have yet to prove their worth or mushroom into widespread usage. Says that micropayments may be either a debit/credit type or digital cash. Adds that the costs of implementing and maintaining a micropayment system have to be very low to make it worthwhile and that the service must be transparent and serviceable for both the buyer and the seller. Concludes that large providers with experience in microtransaction such as telephone companies may hold the answer to the micropayment problem. Includes one product source guide. (phi)

Descriptors: Online Transaction Processing; Finances; World Wide Web; Internet; Money

21/5/21 (Item 6 from file: 233)

DIALOG(R)File 233:Internet & Personal Comp. Abs.

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00432006 96WN08-006

**Read all about FrontPage!: Microsoft FrontPage 1.1**

Powell, James E

Windows Magazine , August 1, 1996 , v7 n8 p96, 1 Page(s)

ISSN: 060-1066

Company Name: Microsoft

Product Name: Microsoft FrontPage

Languages: English

Document Type: Software Review

Grade (of Product Reviewed): B

Hardware/Software Compatibility: IBM PC Compatible; Microsoft Windows 95; Microsoft Windows NT

Geographic Location: United States

Presents a favorable beta preview of Microsoft FrontPage v1.1 (\$149), a web-site creation program from Microsoft Corp. (800). Runs on IBM PC compatibles with 8MB RAM, 8.8MB hard disk space, and Windows 95 or NT. Indicates that FrontPage provides an excellent **collection** of **Web page templates** , Wizards, and a Corporate Presence feature for building in

DIALOG(R)File 233:Internet & Personal Comp. Abs.  
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00454022 97MM03-002

**Questions frequently asked by library automation purchasers**

Media & Methods , March 1, 1997 , v33 n4 p12, 1 Page(s)  
ISSN: 0025-6897

Languages: English

Document Type: Articles, News & Columns

Geographic Location: United States

Presents a table that provides information on the company name, system name, system requirements, and answers to specific frequently asked questions that are frequently asked by library **automation purchasers**. Questions include: **Internet** access? Can it handle multiple **collections**? Barcode label printing? Can it perform searches on a WAN or LAN? Is there the ability to place holds in other library collections? Capability to import, export data? Perform inventory functions? Use of both Macintosh and Windows computers for patron stations? Availability of customer/Technical service?  
(bjp)

Descriptors: Library Automation; Problem-solving; Window Software; Purchasing; Decision Making; Internet; Macintosh

**21/5/18 (Item 3 from file: 233)**

DIALOG(R)File 233:Internet & Personal Comp. Abs.  
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00447894 97PK01-204

**Corner (store) of the Web -- Case study: McLean looks to streamline convenience store distribution with IBM turnkey service**

Moeller, Michael

PC WEEK , January 20, 1997 , v14 n3 p25, 1 Page(s)  
ISSN: 0740-1604

Company Name: IBM Corp.; McLean

Product Name: World Distributor

Languages: English

Document Type: Articles, News & Columns

Geographic Location: United States

Presents a case study of McLean Inc., which has launched the first piece of a **World Wide Web electronic commerce service** that will link both small **stores** and national franchise **stores** to its national **order** center in Temple, TX. Explains that this new online ordering and catalog system is based on IBM's World Distributor (WD) service, and is part of an effort by McLean to streamline the ordering process of more expensive items like freezers and cash registers, yet provide customers with the latest pricing and information. Indicates that since many McLean customers are already on a billing system, merchandise purchased over its Web site will be automatically added to the regular invoice by WD. Notes that McLean will integrate Lotus Development Corp.'s Domino system into the WD site, so that McLean can more closely track usage patterns and tie them into Notes-based workflow systems. Includes one photo. (jo)

Descriptors: Electronic Shopping; World Wide Web; Purchasing; Sales; IBM; Case Study; Electronic Commerce

Identifiers: World Distributor; IBM Corp.; McLean

**21/5/19 (Item 4 from file: 233)**

DIALOG(R)File 233:Internet & Personal Comp. Abs.  
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00444521 96PI12-216

**Small businesses get a big security boost**

Olshan, Jeremy

PC Magazine , December 17, 1996 , v15 n22 p40, 1 Page(s)  
ISSN: 0888-8507

Company Name: AT&T; Federal Express

Product Name: SecureBuy; FedEx BusinessLink

Languages: English

what a business site **needs** to advertise its products and **services** . Explains that FrontPage's divided Explorer window displays a hierarchical list of your site's elements, showing navigation lists, style sheets, and mail-to's, as well as a summary view of all the elements on your site. Reports that this program's Editor is outstanding, as are its maintenance and page debugging tools, and it includes a Web-search tool. However, complains that the user interface is not intuitive. Rates Microsoft FrontPage three out of five windows. Includes two screen displays and a product summary. (jo)

Descriptors: Web Tools; Web Sites; Window Software; Software Review; Template; Programming Aids

Identifiers: Microsoft FrontPage; Microsoft

**21/5/22 (Item 7 from file: 233)**

DIALOG(R)File 233:Internet & Personal Comp. Abs.  
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00420021 96PL04-002

**How to get organized with your laptop**

Cavanah, Cassandra

PC Laptop Computers Magazine , April 1, 1996 , v8 n4 p22-24, 3 Page(s)

ISSN: 1043-1314

Languages: English

Document Type: Feature Articles and News

Geographic Location: United States

States that making the move to automated organization takes time and effort, yet using your laptop computer to get organized makes sense. Discusses basic address book programs and personal information managers that go further than address books. Says there are programs that can be used to create rolodex cards, business cards, and labels, and there are personal finance programs that go beyond checkbook register to **help** the **user** track expenses. Mentions that the **Internet** and online systems may offer information that you **need** to get **organized** , and notes that getting **organized** takes time. Includes one photo. (bjp)

Descriptors: Productivity Software; Lap-sized Microcomputer; Personal Information Manager; Checking; Finances; Mobile Computing; Problem-solving

**21/5/23 (Item 8 from file: 233)**

DIALOG(R)File 233:Internet & Personal Comp. Abs.  
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00375579 95PI02-071

**WinTapestry**

Reichard, Kevin

PC Magazine , February 7, 1995 , v14 n3 p188-189, 194, 3 Page(s)

ISSN: 0888-8507

Company Name: Frontier Technologies

Product Name: WinTapestry; SuperHighway Access

Languages: English

Document Type: Software Review

Grade (of Product Reviewed): B; C

Hardware/Software Compatibility: IBM PC Compatible; Microsoft Windows

Geographic Location: United States

Presents a favorable review of WinTapestry, an Internet Web browser that is a part of SuperHighway for Windows (\$149), from Frontier Technologies of Mequon, WI (414). Requires either a pre-existing dial-up account or a TCP/IP connection. Indicates that this is one of the ``most fully-prewired browsers in existence'' although notes that installing and configuring the parent program can be a bit of a problem. Says that it is fully Winsock 1.1-compliant, although that may not be a concern since the tools provided can take **users** to an amazing number of **Web pages** . Notes that the sources are **organized** by subject and adding your own favorite sites is simple. Complains that you'll **need** separate SuperHighway Access tools for accessing **electronic mail** and newsgroups. Concludes that the browser is terrific if you can just configure the dial-up connection.

Contains one screen display, a suitability to task table, and a table comparing features. (ekm)

Descriptors: Web Browsers; Internet; Electronic Publishing; Software Tools; Window Software; Software Review

Identifiers: WinTapestry; SuperHighway Access; Frontier Technologies

**21/5/24 (Item 1 from file: 99)**

DIALOG(R)File 99:Wilson Appl. Sci & Tech Abs  
(c) 2000 The HW Wilson Co. All rts. reserv.

1860284 H.W. WILSON RECORD NUMBER: BAST95035236

**Caching could stall Internet commerce**

Byte v. 20 (June '95) p. 40

DOCUMENT TYPE: Feature Article ISSN: 0360-5280 LANGUAGE: English

RECORD STATUS: Corrected or revised record

**ABSTRACT:** The caching technique used by online **service** providers to provide their users with fast access to **World Wide Web pages** could stymie the plans of companies that **want** to rent out **electronic -store** space on the **Internet**. The is because when caching is used, Web readers access the Web cache instead of the actual Web itself, making it difficult for Web publishers to accurately track the number of times users access a specific page. A number of firms are now exploring alternatives to the Web-hit model for determining the popularity of their Web pages. For example, Tom Dubois, director of business strategy for media tracking company Nielsen Media Research, says that his firm is investigating the use of hit audits, user surveys, and tracking certain Web users and the Web sites they access.

**DESCRIPTORS:** Electronic commerce; Pipeline processing; Web sites tracking software;

00576404

**REMOTE CONTROL OF MICROPROCESSOR DEVICE TRANSACTIONS PROCESSING  
COMMANDÉ A DISTANCE POUR LE TRAITEMENT DES TRANSACTIONS EFFECTUÉES PAR UN  
DISPOSITIF A MICROPROCESSEUR**

Patent Applicant/Assignee:

OGILVY Ian Charles; Address - OGILVY, Ian, Charles , Cardsoft, Level 3,  
39 East Esplanade, Manly, NSW 2095 , AU

Inventor(s):

OGILVY Ian Charles; Address - OGILVY, Ian, Charles , Cardsoft, Level 3,  
39 East Esplanade, Manly, NSW 2095 , AU

Patent and Priority Information (Country, Number, Date):

Patent: WO 9821674 A1 19980522

Application: WO 97AU777 19971112 (PCT/WO AU9700777)

Priority Application: AU 967473 19961112; AU 977195 19970605

Designated States: AL; AM; AT; AU; AZ; BA; BB; BG; BR; BY; CA; CH; CN; CU;  
CZ; DE; DK; EE; FI; GB; GE; GH; HU; ID; IL; IS; JP; KE; KG; KP; KR;  
KZ; LC; LK; LR; LS; LT; LU; LV; MD; MG; MK; MN; MW; MX; NO; NZ; PL; PT;  
RO; RU; SD; SE; SG; SI; SK; SL; TJ; TM; TR; TT; UA; UG; US; UZ; VN; YU;  
ZW; GH; KE; LS; MW; SD; SZ; UG; ZW; AM; AZ; BY; KG; KZ; MD; RU; TJ; TM;  
AT; BE; CH; DE; DK; ES; FI; FR; GB; GR; IE; IT; LU; MC; NL; PT; SE; BF;  
BJ; CF; CG; CI; CM; GA; GN; ML; MR; NE; SN; TD; TG

Main International Patent Class: G06F-017/60 ;

International Patent Class: G06F-157/00;

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 10021

**English Abstract**

The present invention relates to the remote control of processing devices, such as specialised communications devices including payment terminals (EFT) and other devices arranged to carry out card based transactions. It is often required to control such devices as payment terminals in conjunction with other devices, such as PCs and electronic cash registers (ECRs). Conventionally, to do this, special interfaces are written to interface between the software of the payment terminal and the controlling apparatus. The certification for compliance of all applications, the controlling application and the payment terminal application, is required. The present invention avoids the need for dual certification by implementing robotic control of the payment terminal by a controlling apparatus through the operating system of the payment terminal. The control apparatus operates the payment terminal as if it is another user of the payment terminal. The payment terminal "sees" the operation by the control apparatus merely as inputs to its operating system, keyboard strokes, for example.

**French Abstract**

L'invention concerne la commande à distance de dispositifs de traitement, tels que des dispositifs de communication spécialisés, notamment des terminaux de paiement (EFT) et autres dispositifs conçus pour effectuer des transactions basées sur une carte. Il est souvent nécessaire de commander les dispositifs tels que les terminaux de paiement en même temps que d'autres dispositifs, tels que des ordinateurs personnels et des caisses enregistreuses électroniques (ECR). Classiquement, dans ce but, des interfaces spéciales sont écrites pour l'interfaçage entre le logiciel du terminal de paiement et le dispositif de commande.

L'homologation est nécessaire en vue de la conformité de toutes les applications, celle de commande et celle du terminal de paiement. La présente invention rend cette double homologation inutile en implementant une commande robotique du terminal par un dispositif de commande qui le dirige par l'intermédiaire de son système d'exploitation. Le dispositif de commande dirige le terminal comme s'il en était un autre utilisateur.

Le terminal "voit" la commande par le dispositif de commande simplement comme des entrees dans son systeme d'exploitation, des frappes au clavier, par exemple.

18/5/2 (Item 2 from file: 349)

DIALOG(R)File 349:PCT Fulltext

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00574679

**SYSTEM AND METHOD FOR MANAGING AND SERVING CONSUMER PRODUCT RELATED INFORMATION OVER THE INTERNET**  
**SYSTEME ET PROCEDE PERMETTANT DE GERER ET DE TRANSMETTRE SUR INTERNET DES INFORMATIONS RELATIVES A DES PRODUITS DE CONSOMMATION**

Patent Applicant/Assignee:

IPF INC; Address - IPF, INC. , 10 Waldon Road, Darien, CT 06820 , US  
Inventor(s):

PERKOWSKI Thomas J; Address - PERKOWSKI, Thomas, J. , 10 Waldon Road, Darien, CT 06820 , US

Patent and Priority Information (Country, Number, Date):

Patent: WO 9819259 A1 19980507

Application: WO 97US19227 19971027 (PCT/WO US9719227)

Priority Application: US 96736798 19961025; US 96752136 19961119; US 97826120 19970327; US 97854877 19970512; US 97871815 19970609; US 97936375 19970924

Designated States: AL; AM; AT; AU; AZ; BB; BG; BR; BY; CA; CH; CN; CZ; DE; DK; EE; ES; FI; GB; GE; HU; IS; JP; KE; KG; KP; KR; KZ; LK; LR; LS; LT; LU; LV; MD; MG; MN; MW; MX; NO; NZ; PL; PT; RO; RU; SD; SE; SG; SI; SK; TJ; TM; TT; UA; UG; US; UZ; VN; GH; KE; LS; MW; SD; SZ; UG; ZW; AM; AZ; BY; KG; KZ; MD; RU; TJ; TM; AT; BE; CH; DE; DK; ES; FI; FR; GB; GR; IE; IT; LU; MC; NL; PT; SE; BF; BJ; CF; CI; CM; GA; GN; ML; MR; NE; SN; TD; TG

Main International Patent Class: G06F-017/60 ;

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 43769

**English Abstract**

A system and method for finding and serving consumer product;ndash; related information over the Internet (10) to consumers. The system includes Internet Information servers (33) which store information pertaining to Universal Product Number (e.g. UPC number) preassigned to each consumer product registered with the system, along with a list of Uniform Resource Locators (URLs) that point to the location of one or more information resources on the Internet, e.g. World Wide Web;ndash; sites, which are related to such registered consumer products. Upon entering the UPC number into the system using a conventional Internet browser program (13), the menu of URLs associated with the entered UPC number is automatically displayed for user selection. The displayed menu of URLs are categorically arranged according to specific types of product information.

**French Abstract**

L'invention a trait a un systeme ainsi qu'au procede afferent permettant de rechercher, sur Internet (10), des informations relatives a des produits de consommation, et de les faire parvenir a des consommateurs. Ce systeme comporte des serveurs d'information Internet (33) contenant en memoire des informations relatives au numero universel de produit (le numero de code universel des produits (CUP), par exemple), attribue par avance a chaque produit de consommation enregistre par le systeme, ainsi qu'une liste de localisateurs de ressources uniformes (URL) designant l'emplacement d'une ou de plusieurs ressources sur Internet, des sites du W3 notamment, en relation avec lesdits produits de consommation enregistres. Une fois le numero CUP introduit dans le systeme au moyen d'un logiciel classique de navigation d'Internet (13), le menu des URL

associe au numero CUP s'affiche systematiquement de maniere que l'utilisateur puisse effectuer sa selection. Le menu affiche des URL est agence par categories en fonction de types specifiques d'informations relatives a des produits.

18/5/3 (Item 3 from file: 349)

DIALOG(R)File 349:PCT Fulltext  
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00571034

METHOD AND APPARATUS FOR REQUESTING AND PROCESSING SERVICES FROM A PLURALITY OF NODES CONNECTED VIA COMMON COMMUNICATION LINKS  
PROCEDE ET APPAREIL DE DEMANDE ET DE TRAITEMENT DE SERVICES A PARTIR D'UNE PLURALITE DE NOEUDS PAR L'INTERMEDIAIRE DE LIAISONS D'INTERCOMMUNICATION COMMUNES

Patent Applicant/Assignee:

AUBETA TECHNOLOGY CORP; Address - AUBETA TECHNOLOGY CORP. , 4160 &ndash; 148th Avenue N.E., Redmond, WA 98052 , US

Inventor(s):

HERNANDEZ E Norman; Address - HERNANDEZ, E., Norman , 1615 Windermere Drive East, Seattle, WA 98112 , US

Patent and Priority Information (Country, Number, Date):

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Application: WO 97US17657 19970930 (PCT/WO US9717657)

Priority Application: US ~~96725636~~ 19961008

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Main International Patent Class: G06F-017/30 ;

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Fulltext Word Count: 7347

#### English Abstract

A method and apparatus for requesting and processing services from a plurality of workstations (30), remote computers (28) or **electronic** devices (34), i.e. "nodes", connected via the Internet (20) is provided. The nodes are categorized into classes of resources according to the type of resource or resources that node can provide. When an application run by a node requires a service from a resource, the node broadcasts a **request** for the service via **Internet** (20). The service **request** is received and **stored** by the nodes comprising the class of resource providing the requested service. The first node capable of processing the service request does so, and then broadcasts a message to the remaining nodes of the class indicating that the service request is in process. Consequently, the remaining nodes of the class defer processing the service request until they receive confirmation that the requested service has been performed. If no such confirmation is received, the next node in the class capable of processing the service request does so, and so on.

#### French Abstract

Procede et appareil de demande et de traitement de services a partir d'une pluralite de postes de travail (30), d'ordinateurs situes a distance (28) ou de dispositifs electroniques (34), c.;ndash;a;ndash;d. des "noeuds", connectes par Internet (20). Les noeuds sont classes par classes de ressources selon le type de ressource(s) qu'un noeud peut fournir. Lorsqu'une application effectuee par un noeud demande un service a partir d'une ressource, le noeud diffuse une demande de service par Internet (20). La demande de service est recue et enregistree par les noeuds comprenant la classe de ressources fournissant le service demande.

Le premier noeud capable de traiter la demande de service procede de cette facon, puis envoie un message aux noeuds restants de la classe indiquant que la demande de service est en cours de traitement. Par consequent, les noeuds restants de la classe different le traitement de la demande de service jusqu'a ce qu'ils recoivent la confirmation du traitement du service demande. S'ils ne recoivent pas de confirmation, le noeud suivant de la classe capable de traiter la demande de service effectue cette tache, et ainsi de suite.

**18/5/4 (Item 4 from file: 349)**

DIALOG(R)File 349:PCT Fulltext  
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00570363

**CACHING SYSTEMS**

**SYSTEME D'ANTEMEMOIRE**

Patent Applicant/Assignee:

VIEWINN PLC; Address - VIEWINN PLC , Sir John Lyon House, 5 High Timber Street, London EC4V 3NN , GB

Inventor(s):

JAMES Ian Roger; Address - JAMES, Ian, Roger , 44 Mandeville Road, Potters Bar, Herts EN6 5LQ , GB

Patent and Priority Information (Country, Number, Date):

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Main International Patent Class: G06F-017/30 ;

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 7628

**English Abstract**

A hotel room information retrieval system for retrieving World;ndash;Wide Web pages from the internet. The system includes a proxy cache server in each of the hotels in the system, and one or two further levels of proxy cache servers in a hierachial structure. A client terminal is located in each of the hotel rooms for access by a user. Each of the proxy cache servers stores a dynamic address list, and static address list, of Web page addresses (URLs) for which Web pages are to be pre;ndash;fetched and cached in anticipation of retrieval by a user. The dynamic address list is modified in accordance with the actual retrieval frequencies for Web pages appearing on the list, whereas the static address list is always pre;ndash;fetched.

**French Abstract**

L'invention concerne un systeme d'extraction d'information pour extraire l'information des pages du World;ndash;Wide Web d'internet, depuis une chambre d'hotel. Le systeme comprend un serveur a antememoire de substitution dans chacun des hotels participant au systeme et un ou deux autres niveaux de serveurs a antememoire de substitution dans une structure hierarchisee. Un terminal client se trouve dans chacune des chambres d'hotel, pour acces par l'utilisateur. Chacun des serveurs a antememoire de substitution enregistre une liste dynamique d'adresses et une liste statiques d'adresses de pages Web (URLs) pur lesquelles les pages Web doivent etre pre;ndash;extraites et mises dans l'antememoire en attente d'une extraction par l'utilisateur. La liste dynamique d'adresses est modifiee en tenant compte de la frequence reelle d'extraction des

pages Web apparaissant sur la liste, alors que la liste statique d'adresses est toujours pré;ndash;extraite.

18/5/5 (Item 5 from file: 349)

DIALOG(R)File 349:PCT Fulltext  
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00569575

**A SYSTEM, METHOD AND ARTICLE OF MANUFACTURE FOR A GATEWAY PAYMENT ARCHITECTURE UTILIZING A MULTICHANNEL, EXTENSIBLE, FLEXIBLE ARCHITECTURE**  
**SYSTEME, PROCEDE ET ARTICLE MANUFACTURE POUR UNE ARCHITECTURE DE SYSTEME DE PAIEMENT INTERRESEAU DANS LESQUELS ON UTILISE UNE ARCHITECTURE MULTIVOIE, EXTENSIBLE ET FLEXIBLE**

Patent Applicant/Assignee:

VERIFONE INC; Address - VERIFONE, INC. , Suite 400, Three Lagoon Drive, Redwood City, CA 94065 , US

Inventor(s):

NGUYEN Trong; Address - NGUYEN, Trong , 9744 Alpine Terrace, Sunnyvale, CA 94082 , US

HALLER Daniel R; Address - HALLER, Daniel, R. , 1160 Laurel Street &4, Menlo Park, CA 94025 , US

SUBRAMANIAN Mahadevan P; Address - SUBRAMANIAN, Mahadevan, P. , 801 Catamaran Street &3, Foster City, CA 94404 , US

Patent and Priority Information (Country, Number, Date):

Patent: WO 9813797 A2 19980402

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Priority Application: US 96721133 19960926

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Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 35317

English Abstract

Secure transmission of data is provided between a plurality of computer systems over a public communication system, such as the Internet. Secure transmission of data is provided from a customer computer system to a merchant computer system, and for the further secure transmission of payment information from the merchant computer system to a payment gateway computer system. The payment gateway system formats transaction information appropriately and transmits the transaction to the particular host legacy system. The host legacy system evaluates the payment information and returns a level of authorization of credit to the gateway which packages the information to form a secure transaction which is transmitted to the merchant which is in turn communicated to the customer by the merchant. The merchant can then determine whether to accept the payment instrument tendered or deny credit and require another payment instrument. An architecture that provides support for additional message types that are value;ndash;added extensions to the basic SET protocol is provided by a preferred embodiment of the invention.

French Abstract

La transmission protégée de données est assurée entre plusieurs systèmes informatiques sur un réseau de communication public, tel qu'Internet. La transmission protégée de données est assurée entre un système informatique client et un système informatique vendeur, et pour une

transmission encore mieux protegee des informations de paiement, entre le systeme informatique client et un systeme informatique de paiement interreseau. Ledit systeme de paiement interreseau met en forme des informations de transaction de maniere appropriee et transmet la transaction au systeme hote deja en place. Ledit systeme hote deja en place evalue les informations de paiement et renvoie un niveau d'autorisation de credit a la passerelle qui condense les informations pour former une transaction protegee qui est a son tour communiquee au client par le vendeur. Le vendeur peut ensuite determiner s'il accepte l'instrument de paiement propose ou s'il refuse le credit et demande un autre instrument de paiement. Une architecture qui assure le prise en charge de types de messages supplementaires qui sont des extensions a valeur ajoutee au protocole de transaction electronique protegee (SET), est prevue dans un mode de realisation prefere de l'invention.

18/5/6 (Item 6 from file: 349)

DIALOG(R)File 349:PCT Fulltext  
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00569574

**A SYSTEM, METHOD AND ARTICLE OF MANUFACTURE FOR A GATEWAY SYSTEM ARCHITECTURE WITH SYSTEM ADMINISTRATION INFORMATION ACCESSIBLE FROM A BROWSER**  
**SYSTEME, PROCEDE ET ARTICLE MANUFACTURE POUR UNE ARCHITECTURE DE COMMUNICATION INTERRESEAU DONT LES INFORMATIONS D'ADMINISTRATION DU SYSTEME SONT ACCESSIBLES AU MOYEN D'UNE FONCTION DE SURVOL**

Patent Applicant/Assignee:

VERIFONE INC; Address - VERIFONE, INC. , Suite 400, Three Lagoon Drive, Redwood City, CA 94065 , US

Inventor(s):

NGUYEN Trong; Address - NGUYEN, Trong , 9744 Alpine Terrace, Sunnyvale, CA 94082 , US

SUBRAMANIAN Mahadevan P; Address - SUBRAMANIAN, Mahadevan, P. , 801 Catamaran Street &3, Foster City, CA 94404 , US

HALLER Daniel R; Address - HALLER, Daniel, R. , 1160 Laurel Street &4, Menlo Park, CA 94025 , US

Patent and Priority Information (Country, Number, Date):

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Application: WO 97US17377 19970926 (PCT/WO US9717377)

Priority Application: US 96721167 19960926

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Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 44420

English Abstract

Secure transmission of data is provided between a plurality of computer systems over a public communication system, such as the Internet. Secure transmission of data is provided from a customer computer system to a merchant computer system, and for the further secure transmission of payment information from the merchant computer system to a payment gateway computer system. The payment gateway system receives encrypted payment requests from merchants, as HTTP POST messages via the Internet. The gateway then unwraps and decrypts the requests, authenticates digital signatures of the requests based on certificates, supports transaction types and card types as required by a financial institution, and accepts

concurrent VPOS transactions from each of the merchant servers. Then, the gateway converts transaction data to host-& specific formats and forwards the mapped requests to the host processor using the existing financial network. The gateway system architecture includes support for standard Internet access routines which facilitate access to system administration information from a commercial web browser.

#### French Abstract

La transmission protegee de donnees est assuree entre plusieurs systemes informatiques sur un reseau de communication public, tel qu'Internet. La transmission protegee de donnees est assuree entre un systeme informatique client et un systeme informatique vendeur, et pour une transmission encore mieux protegee des informations de paiement, entre le systeme informatique vendeur et un systeme informatique de paiement interreseau. Ledit systeme de paiement interreseau recoit des demandes de paiement codees des vendeurs, sous forme de messages POST HTTP (protocole de transmission terminal point de vente) par le reseau Internet. La passerelle developpe et decode ensuite les demandes, authentifie les signatures numeriques des demandes en fonction de certificats, prend en charge des types de transaction et des types de carte conformement aux exigences de l'organisme financier, et accepte les transactions VPOS provenant de chacun des serveurs vendeurs. Ensuite, la passerelle convertit les donnees de transaction en structures specifiques a l'hote et envoie les demandes mappees au processeur central en utilisant le reseau financier en place. L'architecture du systeme de communication interreseau comporte un support pour les programmes standard d'accès a Internet qui facilitent l'accès aux informations d'administration du systeme au moyen d'une fonction de survol commerciale du Web.

18/5/7 (Item 7 from file: 349)

DIALOG(R)File 349:PCT Fulltext

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00563246

**A SYSTEM, METHOD AND ARTICLE OF MANUFACTURE FOR SECURE, STORED VALUE TRANSACTIONS OVER AN OPEN COMMUNICATION NETWORK UTILIZING AN EXTENSIBLE, FLEXIBLE ARCHITECTURE**

**SYSTEME, PROCEDE ET ARTICLE DE FABRICATION POUR TRANSACTIONS SECURISEES A VALEUR PREENREGISTREE DANS UN RESEAU OUVERT DE COMMUNICATIONS UTILISANT UNE ARCHITECTURE SOUPLE ET EXTENSIBLE**

Patent Applicant/Assignee:

VERIFONE INC; Address - VERIFONE, INC. , Suite 400, Three Lagoon Drive, Redwood City, CA 94065 , US

Inventor(s):

ROWNEY Kevin T B; Address - ROWNEY, Kevin, T., B. , 748 Duncan Street, San Francisco, CA 94131 , US

Patent and Priority Information (Country, Number, Date):

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Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 49550

English Abstract

An architecture that provides a server that communicates bidirectionally with a gateway over a first communication link, over which service requests flow to the server for one or more merchants and/or consumers is disclosed. Service requests are associated with a particular merchant based on storefront visited by a consumer or credentials presented by a merchant. Service requests result in merchant specific transactions that are transmitted to the gateway for further processing on existing host applications. By presenting the appropriate credentials, the merchant could utilize any other computer attached to the Internet utilizing a SSL or SET protocol to query the vPOS system remotely and obtain capture information, payment administration information, inventory control information, audit information and process customer satisfaction information. Secure transmission of a value transfer protocol transaction is provided between a plurality of computer systems over a public communication system, such as the Internet. A connection is created between two computer systems using a public network, such as the Internet, to connect the computers. Then, digital certificates and a digital signature are exchanged to ensure that both parties are who they say they are. Finally, the two smart cards involved in a transaction are read by individual computers connected utilizing the network, and the value transfer protocol is executed over the secured network. The value transfer protocol facilitates the exchange of money between the two smart cards.

#### French Abstract

La presente invention concerne une architecture ou l'on a recours a un serveur qui communique de facon bidirectionnelle avec une passerelle sur une premiere liaison de communication, sur laquelle les demandes de service sont adresseees au serveur de la part d'un ou plusieurs negociants et/ou consommateurs. Les demandes de service sont relatives a un negociant particulier en fonction des stands visites par les consommateurs ou de references presentees par un negociant. Les demandes de service aboutissent donc a des transactions marchandes specifiques qui sont transmises a la passerelle pour un traitement consecutif par des applications d'hote existantes. En presentant les references appropriees, le negociant peut utiliser tout autre ordinateur relie au reseau Internet sous protocole SSL ou SET pour requerir le systeme vPOS distant et obtenir tout type d'information: capture, gestion de paiement, commande d'inventaire, audit et enquete de satisfaction client. La transmission securisee d'une transaction de protocole de transfert de valeur est obtenue entre une serie de systemes d'ordinateur sur un systeme public de communications, tel le reseau Internet. Une connexion peut s'etablir entre deux systemes d'ordinateur utilisant un reseau public, tel que le reseau Internet, pour relier les ordinateurs. Des certificats numerises et une signature numerique sont alors echanges pour s'assurer que l'identite des deux interlocuteurs correspond a leurs dires. Enfin, les deux cartes a puce impliquees dans une transaction sont lues par des ordinateurs individuels interconnectes via le reseau, et le protocole de transfert de valeur est execute sur le reseau securise. Le protocole de transfert de valeur facilite l'echange d'argent entre les deux cartes a puce.

18/5/8 (Item 8 from file: 349)

DIALOG(R)File 349:PCT Fulltext

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00547771

A SYSTEM, METHOD AND ARTICLE OF MANUFACTURE FOR PROCESSING A PLURALITY OF TRANSACTIONS FROM A SINGLE INITIATION POINT ON A MULTICHANNEL, EXTENSIBLE, FLEXIBLE ARCHITECTURE

SYSTEME, PROCEDE ET ARTICLE DESTINES AU TRAITEMENT D'UNE PLURALITE DE TRANSACTIONS A PARTIR D'UNE ARCHITECTURE MULTICANAUX, EXTENSIBLE, FLEXIBLE A UN SEUL POINT DE DECLENCHEMENT

Patent Applicant/Assignee:

VERIFONE INC; Address - VERIFONE, INC. , Suite 400, Three Lagoon Drive, Redwood City, CA 94065 , US

Inventor(s):

BERGER David A; Address - BERGER, David, A. , 25 McAker Court &136, San Mateo, CA 94403 , US  
WEBER Jay C; Address - WEBER, Jay, C. , 302 Pope Street, Menlo Park, CA 94025 , US  
NADAPURMATH Vilas I; Address - NADAPURMATH, Vilas, I. , 180 Elm Court &601, Sunnyvale, CA 94086 , US

Patent and Priority Information (Country, Number, Date):

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Publication Language: English

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Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 35336

English Abstract

An architecture for processing a plurality of transactions from a single point of initiation is disclosed. The initiating computer selects a terminal identification token, and associates the token with a transaction request, thereby ensuring the association of the transaction with a unique terminal identification despite being originated by the same terminal. The tokens are obtained from a token table, which contains a row for each token defined to the system. The table includes a column for the token, a column that identifies a system with which the token may be used, and a column that identifies a date and time field indicating when a particular token was selected for use. A null value in the date&shy;time field indicates that the token for that row is not in use. A query operation selects a token with a null date&shy;time value, and a set operation sets the date&shy;time value to the then&shy;current time to mark it in use. At the conclusion of the transaction, a set operation sets the date&shy;time value to null, enabling the token to be reused for another non&shy;concurrent transaction.

French Abstract

L'invention concerne une architecture de traitement d'une pluralite de transactions a partir d'un seul point de declenchement. L'ordinateur de declenchement selectionne un jeton d'identification de terminal et il associe le jeton a une demande de transactions, assurant ainsi l'association de la transaction a l'identification d'un terminal unique bien que l'emission soit effectuee par le meme terminal. Les jetons sont issus d'une table a jetons laquelle contient une rangee pour chaque jeton defini pour le systeme. La table comprend une colonne pour le jeton, une colonne identifiant un systeme avec lequel le jeton peut etre utilise, et une colonne identifiant un champ de date et de temps indiquant le moment ou un jeton particulier a ete selectionne pour l'utilisation. Une valeur nulle dans le champ date&shy;temps indique que le jeton de ladite rangee n'est pas utilise. Une operation d'interrogation selectionne un jeton presentant une valeur date&shy;temps nulle, et une operation d'établissement fixe la valeur date&shy;temps au temps alors actuel afin de le marquer comme etant utilise. A la fin de la transaction, une operation d'établissement etablit la valeur date&shy;temps a 0, permettant la reutilisation du jeton pour une autre transaction non simultanee.

00547758

**A SYSTEM, METHOD AND ARTICLE OF MANUFACTURE FOR A VIRTUAL POINT OF SALE PROCESSING UTILIZING A MULTICHANNEL, EXTENSIBLE, FLEXIBLE ARCHITECTURE SYSTEME, PROCEDE ET ARTICLE DE FABRICATION POUR LE TRAITEMENT D'UN POINT DE VENTE VIRTUEL A L'AIDE D'UNE ARCHITECTURE FLEXIBLE, EXTENSIBLE ET A CANAUX MULTIPLES**

Patent Applicant/Assignee:

VERIFONE INC; Address - VERIFONE, INC. , Suite 400, Three Lagoon Drive, Redwood City, CA 94065 , US

Inventor(s):

KRAMER Glenn A; Address - KRAMER, Glenn, A. , 752 Grand View Avenue, San Francisco, CA 94114 , US

ROWNEY Kevin T B; Address - ROWNEY, Kevin, T., B. , 748 Duncan Street, San Francisco, CA 94131 , US

Patent and Priority Information (Country, Number, Date):

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Application: WO 97US10583 19970617 (PCT/WO US9710583)

Priority Application: US 96664813 19960617; US 96664814 19960617

Designated States: AL; AM; AT; AU; AZ; BA; BB; BG; BR; BY; CA; CH; CN; CU; CZ; DE; DK; ES; FI; GB; GE; HU; IL; IS; JP; KE; KG; KP; KR; KZ; LC; LK; LR; LS; LT; LU; LV; MD; MG; MK; MN; MW; MX; NO; NZ; PL; PT; RO; RU; SD; SE; SG; SI; SK; TJ; TM; TR; TT; UA; UG; US; UZ; VN; GH; KE; LS; MW; SD; SZ; UG; ZW; AM; AZ; BY; KG; KZ; MD; RU; TJ; TM; AT; BE; CH; DE; DK; ES; FI; FR; GB; GR; IE; IT; LU; MC; NL; PT; SE; BF; BJ; CF; CG; CI; CM; GA; GN; ML; MR; NE; SN; TD; TG

Main International Patent Class: G06F-017/60 ;

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Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 34979

#### English Abstract

Secure transmission of data is provided between a plurality of computer systems over a public communication system, such as the Internet is disclosed in which a server communicates bidirectionally with a gateway over a first communication link, over which all service requests are initiated by the server. The gateway uses a second communication link to send service signals to the server. In response to the service signals, the server initiates transactions to the gateway or presents information on a display device. Secure transmission of data is provided from a customer computer system to a merchant computer system, and for the further secure transmission of payment information regarding a payment instrument from the merchant computer system to a payment gateway computer system. The payment gateway system determines if the transaction is worthy of further analysis and forwarding to the ultimate host processor, and converts the transaction to a format acceptable by a host processor. The merchant can then determine whether to accept the payment instrument tendered or deny credit and require another payment instrument. An architecture that provides support for additional message types that are extensions to the SET specification is provided by a preferred embodiment of the invention.

#### French Abstract

L'invention permet une transmission sure de donnees entre plusieurs systemes informatiques et un systeme de communication public tel que le reseau Internet, ou un serveur communique de maniere bi&shy;directionnelle par une passerelle avec une premiere liaison de communication au moyen de laquelle toutes les demandes de service sont lancees par le serveur. Le systeme de passerelle utilise une seconde liaison de communication pour envoyer les signaux de service au serveur. En reponse aux signaux de service, le serveur declenche des operations de transactions sur le systeme de passerelle ou presente des informations sur un dispositif d'affichage. Une transmission sure des donnees est effectuee depuis un systeme informatique client vers un systeme

informatique vendeur, le systeme permettant une transmission sure d'informations de paiement concernant un instrument de paiement du systeme informatique vendeur vers un systeme informatique passerelle de paiement. Le systeme passerelle de paiement determine si on peut continuer l'analyse de la transaction et si elle peut etre transmises au processeur hote final; le systeme passerelle de paiement convertit ensuite la transaction en un format acceptable pour le processeur central. Le vendeur peut alors soit accepter l'instrument de paiement propose soit refuser un credit et demander un autre instrument de paiement. Une architecture qui offre un support pour des types de message supplementaires qui sont des ajouts a la demande etablie par cette invention fait l'objet d'un mode preferentiel de realisation.

18/5/10 (Item 10 from file: 349)

DIALOG(R)File 349:PCT Fulltext  
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00547757

**A SYSTEM, METHOD AND ARTICLE OF MANUFACTURE FOR INITIATION OF SOFTWARE DISTRIBUTION FROM A POINT OF CERTIFICATE CREATION UTILIZING AN EXTENSIBLE, FLEXIBLE ARCHITECTURE**  
**SYSTEME, PROCEDE ET ARTICLE DE FABRICATION POUR DECLENCHE LA DISTRIBUTION D'UN LOGICIEL A PARTIR D'UN POINT DE CREATION D'UN CERTIFICAT A L'AIDE D'UN SYSTEME EXTENSIBLE ET FLEXIBLE**

Patent Applicant/Assignee:

VERIFONE INC; Address - VERIFONE, INC. , Suite 400, Three Lagoon Drive, Redwood City, CA 94065 , US

Inventor(s):

WILLIAMS Humphrey; Address - WILLIAMS, Humphrey , 800 El Camino Real, P.O. Box VeriFone ICD, Menlo Park, CA 94026 , US

Patent and Priority Information (Country, Number, Date):

Patent: WO 9749054 A2 19971224

Application: WO 97US10578 19970617 (PCT/WO US9710578)

Priority Application: US 96664446 19960617

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Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 34320

English Abstract

Secure transmission of data is provided between a plurality of computer systems over a public communication system, such as the Internet. Secure transmission of data is provided from a customer computer system to a merchant computer system, and for the further secure transmission of payment information regarding a payment instrument from the merchant computer system to a payment gateway computer system. The payment gateway system evaluates the payment information and returns a level of authorization of credit via a secure transmission to the merchant which is communicated to the customer by the merchant. The merchant can then determine whether to accept the payment instrument tendered or deny credit and require another payment instrument. A user of secure software will acquire certificates to support the operation of the software. The user provides detailed personal or company information together with public keys and other data as required by the certificate authority. In a SET implementation, the user will do this using a certificate form. The certificate form prompts for information necessary to create a

certificate, and grants authority to utilize a software application for an appropriate purpose. If a user selects a particular certificate, a particular software application is generated based on the selected certificate. In addition, configuration data for the application associated with a particular certificate is defined by the issuing agent for the certificate.

French Abstract

L'invention permet une transmission sure de donnees entre plusieurs systemes informatiques par l'intermediaire d'un systeme de communication public, tel que le reseau Internet. La transmission sure des donnees est effectuee d'un systeme informatique client vers un systeme informatique vendeur, et permet de rendre encore plus sure la transmission d'informations relatives a un instrument de paiement du systeme informatique vendeur au systeme informatique de passerelle de paiement. Le systeme de passerelle de paiement evalue les informations de paiement et renvoie un niveau d'autorisation de credit via une transmission sure au vendeur, ceci etant communique au client par le vendeur. Le vendeur peut alors determiner s'il accepte l'instrument de paiement propose ou s'il refuse un credit et demande un autre instrument de paiement. Un utilisateur d'un logiciel sur pourra acquerir des certificats afin de permettre le fonctionnement du logiciel. L'utilisateur fournit des informations detaillees personnelles ou sur sa compagnie ainsi que des codes publics et d'autres donnees requises par l'autorite ou l'institution delivrant les certificats. Dans une application pour transaction electronique sure (SET), l'utilisateur pourra le faire a l'aide d'un formulaire de certificat. Ce formulaire est destine a obtenir des informations necessaires a la creation d'un certificat, et il donne l'autorisation d'utiliser le logiciel pour une application appropriee. Si un utilisateur selectionne un certificat particulier, une application particuliere du logiciel est generee en fonction du certificat selectionne. De plus, des donnees de configuration pour l'application associees a un certificat particulier sont definies par l'agent ayant emis le certificat.

18/5/11 (Item 11 from file: 349)

DIALOG(R)File 349:PCT Fulltext

(c) 2000 WIPO/MicroPatent. All rts. reserv.

00547756

**A SYSTEM, METHOD AND ARTICLE OF MANUFACTURE FOR CONDITIONALLY ACCEPTING A PAYMENT METHOD UTILIZING AN EXTENSIBLE, FLEXIBLE ARCHITECTURE SYSTEME, PROCEDE ET ARTICLE DESTINES A L'ACCEPTATION CONDITIONNELLE D'UN PROCEDE DE PAYEMENT UTILISANT UNE ARCHITECTURE EXTENSIBLE FLEXIBLE**

Patent Applicant/Assignee:

VERIFONE INC; Address - VERIFONE, INC. , Suite 400, Three Lagoon Drive, Redwood City, CA 94065 , US

Inventor(s):

ROWNEY Kevin T B; Address - ROWNEY, Kevin, T., B. , 748 Duncan Street, San Francisco, CA 94131 , US

Patent and Priority Information (Country, Number, Date):

Patent: WO 9749053 A2 19971224

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Priority Application: US 96664835 19960617

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Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

English Abstract

Secure transmission of data is provided between a plurality of computer systems over a public communication system, such as the Internet. Secure transmission of data is provided from a customer computer system to a merchant computer system, and for the further secure transmission of payment information regarding a payment instrument from the merchant computer system to a payment gateway computer system. The payment gateway system formats transaction information appropriately and transmits the transaction to the particular host legacy system. The host legacy system evaluates the payment information and returns a level of authorization of credit to the gateway which packages the information to form a secure transaction which is transmitted to the merchant which is in turn communicated to the customer by the merchant. The merchant can then determine whether to accept the payment instrument tendered or deny credit and require another payment instrument. An architecture that provides support for additional message types that are value&shy;added extensions to the basic SET protocol, is provided by a preferred embodiment of the invention.

French Abstract

La transmission securisee de donnees est assuree entre une pluralite de systemes informatiques par un systeme de communication publique tel que Internet. La transmission securisee de donnees est assuree depuis un systeme informatique client vers un systeme informatique commerçant, et pour securiser davantage la transmission d'informations de payement, concernant un instrument de payement, du systeme informatique commerçant a un systeme informatique a passerelle de payement. Le systeme de passerelle de payement compose de maniere appropriee des informations de transaction et transmet la transaction au systeme de transfert hote particulier. Le systeme de transfert hote evalue les informations de payement et renvoie un niveau d'autorisation de credit a la passerelle, laquelle ficele les informations afin de former une transaction securisee transmise au commerçant qui a son tour est transmise au client par le commerçant. Le commerçant peut ensuite determiner s'il accepte l'instrument de payement presente ou refuser le credit et demander un autre instrument de payement. Une architecture offrant un support pour d'autres types de messages constituant des extensions a valeur ajoutee au protocole EST (transaction electronique securisee) de base est constituee par un mode de realisation prefere de l'invention.

18/5/12 (Item 12 from file: 349)

DIALOG(R)File 349:PCT Fulltext  
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00547755

**A SYSTEM, METHOD AND ARTICLE OF MANUFACTURE FOR A GATEWAY PAYMENT ARCHITECTURE UTILIZING A MULTICHANNEL, EXTENSIBLE, FLEXIBLE ARCHITECTURE**  
**SYSTEME, PROCEDE ET ARTICLE POUR ARCHITECTURE DE PAYEMENT PAR PASSERELLE UTILISANT UNE ARCHITECTURE MULTICANAUX EXTENSIBLE FLEXIBLE**

Patent Applicant/Assignee:

VERIFONE INC; Address - VERIFONE, INC. , Suite 400, Three Lagoon Drive, Redwood City, CA 94065 , US

Inventor(s):

NGUYEN Trong; Address - NGUYEN, Trong , 9744 Alpine Terrace, Sunnyvale, CA 94086 , US

HALLER Daniel R; Address - HALLER, Daniel, R. , 1160 Laurel Street &4, Menlo Park, CA 94025 , US

KRAMER Glenn A; Address - KRAMER, Glenn, A. , 752 Grand View Avenue, San Francisco, CA 94114 , US

Patent and Priority Information (Country, Number, Date):

Patent: WO 9749052 A2 19971224

Application: WO 97US10518 19970617 (PCT/WO US9710518)

Priority Application: US 96664633 19960617; US 96668118 19960617; US

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International Patent Class: G06F-019/00;

Publication Language: English

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Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 34657

#### English Abstract

Secure transmission of data is provided between a plurality of computer systems over a public communication system, such as the Internet. Secure transmission of data is provided from a customer computer system to a merchant computer system, and for the further secure transmission of payment information from the merchant computer system to a payment gateway computer system. The payment gateway system formats transaction information appropriately and transmits the transaction to the particular host legacy system. The host legacy system evaluates the payment information and returns a level of authorization of credit to the gateway which packages the information to form a secure transaction which is transmitted to the merchant which is in turn communicated to the customer by the merchant. The merchant can then determine whether to accept the payment instrument tendered or deny credit and require another payment instrument. An architecture that provides support for additional message types that are value&shy;added extensions to the basic SET protocol, is provided by a preferred embodiment of the invention.

#### French Abstract

La transmission securisee de donnees est assuree entre une pluralite de systemes informatiques par un systeme de communication publique tel que Internet. La transmission securisee de donnees est assuree depuis un systeme informatique client vers un systeme informatique commerçant, et pour securiser davantage la transmission d'informations de payement, concernant un instrument de payement, du systeme informatique commerçant a un systeme informatique a passerelle de payement. Le systeme de passerelle de payement compose de maniere appropriee des informations de transaction et transmet la transaction au systeme de transfert hote particulier. Le systeme de transfert hote evalue les informations de payement et renvoie un niveau d'autorisation de credit a la passerelle, laquelle ficele les informations afin de former une transaction securisee transmise au commerçant qui a son tour est transmise au client par le commerçant. Le commerçant peut ensuite determiner s'il accepte l'instrument de payement presente ou refuser le credit et demander un autre instrument de payement. Une architecture offrant un support pour d'autres types de messages constituant des extensions a valeur ajoutee au protocole EST (transaction electronique securisee) de base est constituee par un mode de realisation prefere de l'invention.

18/5/13 (Item 13 from file: 349)

DIALOG(R)File 349:PCT Fulltext

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00547753

A SYSTEM, METHOD AND ARTICLE OF MANUFACTURE FOR MANAGING TRANSACTIONS IN A HIGH AVAILABILITY SYSTEM

SYSTEME, PROCEDE ET ARTICLE POUR LA GESTION DE TRANSACTIONS DANS UN SYSTEME A GRANDE DISPONIBILITE

Patent Applicant/Assignee:

VERIFONE INC; Address - VERIFONE, INC. , Suite 400, Three Lagoon Drive,

Redwood City, CA 94065 , US

Inventor(s):

BERGER David A; Address - BERGER, David, A. , 25 McAker Court &136, San Mateo, CA 94403 , US

Patent and Priority Information (Country, Number, Date):

Patent: WO 9749050 A2 19971224

Application: WO 97US10402 19970617 (PCT/WO US9710402)

Priority Application: US 96664634 19960617; US 96671822 19960617

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Main International Patent Class: G06F-017/60 ;

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Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 34741

#### English Abstract

An architecture is disclosed allowing a server to communicate bidirectionally with a gateway over a first communication link, over which service requests are initiated by the server. In response to a transaction received from a host legacy system at the gateway, the gateway parses one or more transaction response values from the host message, maps the one or more transaction response values to a canonical response code, and stores the canonical response code in a transaction log. According to a broad aspect of a preferred embodiment of the invention, communication networks that employ transactions between applications must effectively manage transactions that flow over the network. In addition, networking systems must also detect counterfeit transactions, especially, when the networking systems are utilized for financial transactions. An active, on&shy;line database is utilized as a transaction log to track original requests, valid retries and detect fraudulent transactions. The transaction log serves as a memory cache where the received host response is returned to a valid retry transaction should the original response fail to reach a server because of a communications problem.

#### French Abstract

L'invention concerne une architecture permettant a un serveur de communiquer de maniere bidirectionnelle avec une passerelle par une premiere liaison de communications, sur laquelle les demandes de services sont emises par le serveur. En reponse a une transaction recue d'un systeme preexistant au niveau de la passerelle, ladite passerelle analyse une ou plusieurs valeurs de reponse a une transaction, provenant du message central, les mappe en fonction d'un code de reponse canonique, et memorise ce dernier dans un journal des transactions. Selon un aspect general du mode prefere de l'invention, des reseaux de communications utilisant des transactions entre des applications doivent gerer efficacement les transactions circulant sur le reseau. De plus, les systemes de gestion de reseau doivent egalement detecter les fausses transactions, notamment lorsque des systemes de gestion de reseau sont utilises pour les transactions financieres. Une base de donnees en ligne et active est utilisee comme journal des transactions pour le suivi des demandes originales, les reprises valides et la detection des transactions frauduleuses. Le journal de transactions sert d'antememoire ou la reponse de l'ordinateur recue est renvoyee a une transaction de reprise valide si la reponse originale ne parvient pas a un serveur a la suite d'un probleme de communications.

DIALOG(R)File 349:PCT Fulltext  
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00542092

**A SYSTEM AND METHOD FOR PROACTIVE SEARCH CAPABILITY TO ARBITRARY APPLICATIONS**

**SYSTEME ET METHODE POUR CREER DES POSSIBILITES DE RECHERCHE DYNAMIQUE DANS DES APPLICATIONS ARBITRAIRES**

Patent Applicant/Assignee:

MCI COMMUNICATIONS CORPORATION; Address - MCI COMMUNICATIONS CORPORATION  
, 1133 19th Street, N.W., Washington, DC 20036 , US

Inventor(s):

JOHNSON William J; Address - JOHNSON, William, J. , 1445 Sedalia Drive,  
Flower Mound, TX 75028 , US

Patent and Priority Information (Country, Number, Date):

Patent: WO 9742585 A1 19971113

Application: WO 97US7629 19970505 (PCT/WO US9707629)

Priority Application: US 96642759 19960503

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IE; IT; LU; MC; NL; PT; SE

Main International Patent Class: G06F-017/30 ;

International Patent Class: G06F-003/14;

Publication Language: English

Filing Language: English

Fulltext Availability:

    Detailed Description

    Claims

Fulltext Word Count: 11505

English Abstract

A system and method for proactively searching a plurality of objects in a graphical user interface (432), wherein each object, such as a window, icon, desktop, or other information container, results from an executing process in a multi&shy;tasking environment. Upon a system encounter of an object that contains the search criteria, the system notifies the user both visually (402) and audibly (424).

French Abstract

Systeme et methode permettant d'effectuer une recherche dynamique parmi plusieurs objets a l'interieur d'une interface graphique utilisateur (432) dans laquelle chaque objet, tel qu'une fenetre, une icone, un bureau ou un autre element d'information, resulte d'un processus d'execution dans un environnement multitaches. Des que le systeme rencontre un objet qui contient le critere de recherche, il avertit l'utilisateur a l'aide d'un signal visuel (402) et sonore (424).

18/5/15 (Item 15 from file: 349)

DIALOG(R)File 349:PCT Fulltext  
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00539026

**SYSTEM FOR DYNAMICALLY CREATING AND MANAGING A CUSTOM WEB SITE**  
**SYSTEME POUR LA CREATION ET LA GESTION DYNAMIQUES D'UN SITE WEB**  
**PERSONNALISE**

Patent Applicant/Assignee:

INFOSPINNER INC; Address - INFOSPINNER INC., Suite 320, 1222 E. Arapaho,  
Richardson, TX 75081, US

Inventor(s):

LOWERY Keith; Address - LOWERY, Keith, 1702 Drake Drive, Richardson, TX  
75081, US

LEVINE Andrew B; Address - LEVINE, Andrew, B., 2628 Courtside Lane,  
Plano, TX 75093, US

HOWELL Ronald L; Address - HOWELL, Ronald, L., P.O. Box 1491, Rowlett, TX  
75030, US

Patent and Priority Information (Country, Number, Date):

Patent: WO 9740617 A1 19971030

Application: WO 97US6840 19970423 (PCT/WO US9706840)

Priority Application: US 96636477 19960423  
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Main International Patent Class: H04N-001/00;

International Patent Class: G06F-017/00 ;

Publication Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 5230

#### English Abstract

The present invention teaches a system for creating and managing custom Web sites, specifically, managing a dynamic Web page generation request from a Web client (200) to a Web server (201). Instead of Web server executable (201(E)) processing the request, Interceptor (400) intercepts the request and routes it to Dispatcher (402). Dispatcher (402) receives the intercepted request, examines the request, and dispatches the request to one of a number of Page servers (404). The specified Page server (404) processes the request while Web server executable (201(E)) concurrently process other Web client requests.

#### French Abstract

La presente invention definit un systeme qui permet de creer et de gerer des sites Web personnalisés, et plus précisement, de traiter des demandes de creation dynamique de pages Web adresseees a un serveur Web (201) par un client Web (200). Au lieu que l'executable du serveur Web (201(E)) traite la demande, celle-ci est interceptee par l'intercepteur (400) qui l'achemine vers le repartiteur (402). Le repartiteur (402) recoit la demande interceptee, l'examine et l'envoie a un serveur de pages (404) parmi un certain nombre qui existe. Le serveur de pages choisi (404) traite la demande pendant que l'executable du serveur Web (201(E)) traite simultanement d'autres demandes emanant de clients Web.

18/5/16 (Item 16 from file: 349)

DIALOG(R)File 349:PCT Fulltext

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00523578

SYSTEM AND METHOD FOR PROVIDING SHOPPING AIDS AND INCENTIVES TO CUSTOMERS  
THROUGH A COMPUTER NETWORK

DISPOSITIF ET PROCEDE DESTINES A FOURNIR DES INCITATIONS D'ACHAT ET UNE  
ASSISTANCE COMMERCIALE A DES CLIENTS PAR L'INTERMEDIAIRE D'UN RESEAU  
INFORMATIQUE

Patent Applicant/Assignee:

CATALINA MARKETING INTERNATIONAL INC  
SCROGGIE Michael C  
KACABA Michael E  
ROCHON David A  
DIAMOND David M

Inventor(s):

SCROGGIE Michael C  
KACABA Michael E  
ROCHON David A  
DIAMOND David M

Patent and Priority Information (Country, Number, Date):

Patent: WO 9723838 A1 19970703

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Priority Application: US 959244 19951226; US 96622685 19960326

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SK; TJ; TM; TR; TT; UA; UG; US; US; UZ; VN; KE; LS; MW; SD; SZ; UG; AM;  
AZ; BY; KG; KZ; TJ; TM; AT; BE; CH; DE; DK; ES; FI; FR; GB; GR; IE; IT;  
LU; MC; NL; PT; SE; BF; BJ; CF; CG; CI; GN; ML; MR; NE; SN; TD; TG  
Main International Patent Class: G06F-017/60 ;  
Publication Language: English  
Fulltext Availability:  
    Detailed Description  
    Claims  
Fulltext Word Count: 11500

#### English Abstract

A system and method for delivering purchasing incentives and a variety of other retail shopping aids through a computer network, such as by E-mail over the Internet or the World Wide Web. Customers (10) of retail stores can establish a bi-directional communication link with the system, log in (16) to the system, and then elect to browse among available purchasing incentive offers (18, 22), or elect to explore other shopping aids, such as a shopping list generator (26), a recipe center (30), or simply elect to claim a product rebate or to receive product information. The system merges customer-supplied information (270) with other purchase incentive data (272) and creates a printable graphical image of the purchasing incentive (282) for transmission to the customer. In an alternate embodiment of the invention, the purchase incentive is not transmitted directly to the customer. Instead, the terms of the incentive are transmitted electronically to the retail store (310) designated by the customer, who receives either a token (316) to present at the store or an advisory message. In yet another embodiment of the invention, incentives may be targeted to specific consumers based on a consumer purchase history (502), and transmitted to consumers' computers (510) using electronic mail addresses stored in a consumer database (506), or using a "personal page" in the computer network, established for each consenting consumer.

#### French Abstract

Systeme et procede permettant de fournir des incitations a l'achat et toute une serie d'autres types d'assistance commerciale d'achats au detail par l'intermediaire d'un reseau informatique, par exemple par l'intermediaire du courrier electronique sur Internet ou sur le reseau WWW. Des clients (10) de magasins de vente au detail peuvent etablir une communication bidirectionnelle avec ledit systeme, executer la procedure d'entree (16) dans le systeme et ensuite choisir de parcourir des offres (18, 22) d'incitation a l'achat disponibles ou choisir d'explorer d'autres types d'assistance commerciale, tels qu'un generateur (26) de liste d'achats, un centre (30) de recettes, ou simplement choisir de reclamer un rabais sur un produit ou de recevoir des informations sur un produit. Ledit systeme fusionne des informations (270) fournies par le client avec d'autres donnees (272) d'incitation a l'achat et cree une image graphique pouvant etre imprimee de l'incitation a l'achat (282) a transmettre au client. Dans un autre mode de realisation de la presente invention, l'incitation a l'achat n'est pas transmise directement au client. Au lieu de cela, les termes de l'incitation sont transmises electroniquement au magasin de detail (310) designe par le client, qui recoit soit un jeton (316) a presenter au magasin, soit un message de conseil. Dans un autre mode de realisation encore, des incitations peuvent etre ciblees sur des consommateurs specifiques sur la base de l'historique (502) d'achat d'un consommateur, et transmises a des ordinateurs (510) de consommateurs a l'aide d'adresses de courrier electronique stockees dans une base de donnees (506) de consommateur, ou a l'aide d'une "page personnelle" du reseau informatique, etablie pour chaque consommateur qui y consent.

6/5/1 (Item 1 from file: 350)

DIALOG(R) File 350:DERWENT WPIX

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013113328 \*\*Image available\*\*

WPI Acc No: 2000-285199/200025

XRPX Acc No: N00-214811

Telephone call connecting method e.g. for voice over internet protocol, receiving threshold value with rating factor calculated for network responsive to two network measurements

Patent Assignee: NORTEL NETWORKS CORP (NELE )

Inventor: COVERDALE P; KAMANI S; KWONG B; WONG C

Number of Countries: 025 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
EP 996273	A1	20000426	EP 99308250	A	19991019	200025 B

Priority Applications (No Type Date): US 98219682 A 19981223; US 98104908 A 19981020

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

EP 996273 A1 E 14 H04M-007/00

Designated States (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT  
LI LT LU LV MC MK NL PT RO SE SI

Abstract (Basic): EP 996273 A1

NOVELTY - The method involves receiving a threshold value. A rating factor is calculated for the internet protocol network responsive to two network measurements. The telephone call is connected through the internet protocol network if the rating factor is greater than the threshold value, otherwise, connecting the telephone call through one of the networks other than the internet protocol network .

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is included for

(1) an apparatus for routing a telephone call received on a line

USE - For providing configurable quality of service threshold voice over internet protocol.

ADVANTAGE - Allows threshold to be set based on destination of call being placed. Allows threshold to be set based on overall QoS desired rather than by setting thresholds for specific transmission parameters.

DESCRIPTION OF DRAWING(S) - The figure shows telephone system using an embodiment of the invention.

pp; 14 DwgNo 2/5

Title Terms: TELEPHONE; CALL; CONNECT; METHOD; VOICE; PROTOCOL; RECEIVE;

THRESHOLD; VALUE; RATING; FACTOR; CALCULATE; NETWORK ; RESPOND; TWO;

NETWORK ; MEASURE

Derwent Class: W01

International Patent Class (Main): H04M-007/00

International Patent Class (Additional): H04Q-003/62

File Segment: EPI

6/5/2 (Item 2 from file: 350)

DIALOG(R) File 350:DERWENT WPIX

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013099843 \*\*Image available\*\*

WPI Acc No: 2000-271715/200023

XRPX Acc No: N00-203455

Number portability providing method in global mobile communication system, involves determining whether call is ported or non-ported by analyzing identity information field

Patent Assignee: WONG C (WONG-I)

Inventor: WONG C

Number of Countries: 085 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200016583	A1	20000323	WO 99US17410	A	19990730	200023 B

Priority Applications (No Type Date): US 98152368 A 19980914

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 200016583 A1 E 34 H04Q-007/38

Designated States (National): AE AL AM AT AU AZ BA BB BG BR BY CA CH CN  
CU CZ DE DK EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ  
LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK  
SL TJ TM TR TT UA UG UZ VN YU ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR  
IE IT KE LS LU MC MW NL OA PT SD SE SL SZ UG ZW

Abstract (Basic): WO 200016583 A1

NOVELTY - The method involves receiving a call and determining how to route the call by looking at mobile station roaming number field in an identity information field. The received call is determined to be ported or non-ported, by analyzing the identity information field.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is also included for intelligent telecommunication **network**.

USE - In local mobile communication system.

ADVANTAGE - Obtains location routing number and sends indication in the forward call set up information, thus inhibiting subsequent quarries at succeeding switches/**network**.

DESCRIPTION OF DRAWING(S) - The figure shows interrogation of number portability (NP) database and home location register (HLR) simultaneous call flows.

pp; 34 DwgNo 4/9

Title Terms: NUMBER; PORTABLE; METHOD; GLOBE; MOBILE; COMMUNICATE; SYSTEM; DETERMINE; CALL; PORT; NON; PORT; IDENTIFY; INFORMATION; FIELD

Derwent Class: W01; W02

International Patent Class (Main): H04Q-007/38

International Patent Class (Additional): H04Q-003/00

File Segment: EPI

6/5/3 (Item 3 from file: 350)

DIALOG(R) File 350:DERWENT WPIX

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012672735 \*\*Image available\*\*

WPI Acc No: 1999-478842/199940

XRPX Acc No: N99-356504

Acute twist angle nematic liquid crystal device for eg. spatial modulation in optical communication

Patent Assignee: CHORUM TECHNOLOGIES INC (CHOR-N)

Inventor: CHEN Y; LIU J; WONG C ; WU K

Number of Countries: 083 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 9935518	A2	19990715	WO 99US121	A	19990104	199940 B
AU 9922125	A	19990726	AU 9922125	A	19990104	199952

Priority Applications (No Type Date): US 983567 A 19980106

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 9935518 A2 E 24 G02B-000/00

Designated States (National): AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ VN YU ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW NL OA PT SD SE SZ UG ZW

AU 9922125 A G02B-000/00 Based on patent WO 9935518

Abstract (Basic): WO 9935518 A2

NOVELTY - The inventive device and system provides a hybrid analogue/binary electro-optical modulator using a twisted nematic liquid crystal structure, achieving a high extinction ratio and rapid switching speed. The modulator is designed with a twist' angle between the two cell walls between approximately 50 and 80 degrees, thus

producing an acute twist angle nematic liquid crystal device.

USE - As electro-optic spatial modulator with high extinction (contrast) ratio, and also providing rapid switching, for optical routing switches in fiberoptic communication **networks**, also operable with infrared wavelengths, at temperatures of approximately 20-40 degrees Celsius.

ADVANTAGE - High extinction ratio enables satisfactory signal-to-noise to be achieved in device when used as an optical modulator, and rapid switching capability enables recovery and operational continuity of standard SONETs (Synchronous Optical **networks**), should any **network** interruption occur.

DESCRIPTION OF DRAWING(S) - The drawing shows an exploded perspective view of the inventive device polariser and cell wall components.

Liquid crystal entrance and exit polarisers and (212,214)

Directors (216,218)

Orthogonal polarisation directions (222,224)

pp; 24 DwgNo 2/9

Title Terms: ACUTE; TWIST; ANGLE; NEMATIC; LIQUID; CRYSTAL; DEVICE; SPACE; MODULATE; OPTICAL; COMMUNICATE

Derwent Class: P81; V07; W01; W02

International Patent Class (Main): G02B-000/00

File Segment: EPI; EngPI

6/5/4 (Item 4 from file: 350)

DIALOG(R) File 350:DERWENT WPIX

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012589399 \*\*Image available\*\*

WPI Acc No: 1999-395506/199933

XRPX Acc No: N99-295606

**Business to business transaction processing method e.g. for Web commerce**

Patent Assignee: WONG C (WONG-I)

Inventor: **WONG C**

Number of Countries: 082 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 9933016	A1	19990701	WO 98US27496	A	19981222	199933 B
AU 9922057	A	19990712	AU 9922057	A	19981222	199950

Priority Applications (No Type Date): US 97995591 A 19971222

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 9933016 A1 E 624 G06F-017/60

Designated States (National): AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG US UZ VN YU ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW NL OA PT SD SE SZ UG ZW

AU 9922057 A G06F-017/60 Based on patent WO 9933016

Abstract (Basic): WO 9933016 A1

NOVELTY - The method involves receiving user demand information electronically. In response to receiving the user demand information electronically, automatically storing an order record in the database and maintaining the order record in the database throughout a life cycle of the order. During the life cycle of the order, multiple users each accessing the order and processing the order to accomplish a respective multiple business functions, and creating records related to the order. The life cycle of the order includes an expected period for one of reversal, service and parts order.

USE - For Web commerce.

ADVANTAGE - Provides software which enables end to end business to business Web commerce and that automates to the greatest possible, in unified and synergistic fashion various aspects of running successful and profitable business,

DESCRIPTION OF DRAWING(S) - The figure shows a block diagram illustrating conceptually an automated business process in accordance with the invention.

pp; 624 DwgNo 2b/161

Title Terms: BUSINESS; BUSINESS; TRANSACTION; PROCESS; METHOD; WEB  
Derwent Class: T01; T04  
International Patent Class (Main): G06F-017/60  
International Patent Class (Additional): G06F-015/46; G06K-005/00  
File Segment: EPI

6/5/5 (Item 5 from file: 350)

DIALOG(R) File 350:DERWENT WPIX  
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012542990 \*\*Image available\*\*

WPI Acc No: 1999-349096/199930

XRPX Acc No: N99-261128

**Multimedia call signaling end system for internet to PSTN voice calls**

Patent Assignee: NORTHERN TELECOM LTD (NELE )

Inventor: WONG C

Number of Countries: 026 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
EP 924918	A2	19990623	EP 98309264	A	19981112	199930 B
CA 2250275	A1	19990618	CA 2250275	A	19981013	199949

Priority Applications (No Type Date): US 97992765 A 19971218

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

EP 924918 A2 E 44 H04M-007/00

Designated States (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT  
LI LT LU LV MC MK NL PT RO SE SI

CA 2250275 A1 E H04Q-003/00

Abstract (Basic): EP 924918 A2

NOVELTY - The system includes a receiver for receiving a call setup request including a user identifier. A device is used for looking up an electronic **network** address corresponding with the user identifier. A generator is provided for generating a call setup electronic message with the electronic **network** address and sending it to the address. A first device is used for coordinating the establishment of an outgoing connection between a calling terminal and the another terminal.

USE - For multimedia call signaling related to the problem such as **Internet** to PSTN voice calls.

ADVANTAGE - Capable of placing calls of various types from a PSTN based terminal for example for connection to a data **network** based terminal, and call setup methods must be established for this. Solves problem of the complexity and diversity of the types of call processing equipment, call transmission media and protocols involved, all of which are based on various technologies

DESCRIPTION OF DRAWING(S) - The drawing shows a logical block diagram of a terminal for multimedia call signaling system according to an embodiment of the invention.

pp; 44 DwgNo 1/12

Title Terms: CALL; END; SYSTEM; PSTN; VOICE; CALL

Derwent Class: T01; W01

International Patent Class (Main): H04M-007/00; H04Q-003/00

International Patent Class (Additional): H04L-012/12; H04L-029/02;  
H04L-029/06; H04M-003/42; H04Q-003/47

File Segment: EPI

6/5/6 (Item 6 from file: 350)

DIALOG(R) File 350:DERWENT WPIX

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012499004 \*\*Image available\*\*

WPI Acc No: 1999-305108/199926

XRAM Acc No: C99-089739

**Hybrid inorganic-organic gels for use in extraction of lanthanide and actinide ions from aqueous solution**

Patent Assignee: CIE GEN MATIERES NUCLEAIRES SA (COGM ); COMMISSARIAT ENERGIE ATOMIQUE (COMS )

Inventor: CONOCAR O; MEYER D; MOREAU J; WONG C M M ; WONG CHI MAN M

Number of Countries: 007 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
FR 2770153	A1	19990430	FR 9713565	A	19971029	199926 B
WO 9921654	A1	19990506	WO 98FR2309	A	19981028	199926

Priority Applications (No Type Date): FR 9713565 A 19971029

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
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FR 2770153	A1	65		B01J-020/22	
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WO 9921654	A1	F		B01J-045/00	
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Designated States (National): GB JP KR RU UA US

Abstract (Basic): FR 2770153 A1

NOVELTY - Hybrid inorganic-organic gel for the extraction of at least one chemical species from an aqueous solution comprises a **network** of units with a silicon - or metal-oxygen bond, said metal being titanium, aluminium or zirconium. Complex organic molecules of the species to be extracted are covalently linked to one or more of the silicon or metal atoms and hence integrated into the **network** .

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for:-

(1) A method for preparing the above gel;

(2) 15 silica hybrid gels;

(3) Four silicon ethoxide derivatives; and

(4) A method for extracting ions, preferably lanthanides or actinides, from an aqueous solution by contacted the aqueous solution with the gel, and separating the gel after fixing of the ions.

USE - In the extraction of lanthanide and actinide ions from aqueous solution (claimed).

ADVANTAGE - Gel has the advantage over earlier work in that the complex molecules are integrated into its **network** structure.

DESCRIPTION OF DRAWING(S) - Drawing shows graph of partition coefficient (Kd) as function of acidity of solution for extraction of americium ions.

pp; 65 DwgNo 1/4

Title Terms: HYBRID; INORGANIC; ORGANIC; GEL; EXTRACT; LANTHANIDE; ACTINIDE ; ION; AQUEOUS; SOLUTION

Derwent Class: A26; A97; D15; E19; E37; J01; K08; M25

International Patent Class (Main): B01J-020/22; B01J-045/00

International Patent Class (Additional): B01J-020/28; C02F-001/28; C02F-001/58; C07F-007/08; C08G-077/26; C08G-079/14; C22B-059/00; C22B-060/00; G21F-009/06

File Segment: CPI

6/5/7 (Item 7 from file: 350)

DIALOG(R) File 350:DERWENT WPIX

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012180275 \*\*Image available\*\*

WPI Acc No: 1998-597188/199851

XRPX Acc No: N98-464795

Circuit for enabling connection of personal computer to port of key telephone system using adaptor circuit - connected to PC via RS-232 single channel data link, and PC generates and receives serial data stream into which are encapsulates messages relating to link control and telephone functionality

Patent Assignee: NORTHERN TELECOM LTD (NELE ); NORTEL NETWORKS CORP (NELE )

Inventor: BUCHANAN C; HIBBERD T W; JENKINS T; KEILTY D; WELLARD R; WONG C ; WONG C Y

Number of Countries: 027 Number of Patents: 003

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
EP 880259	A2	19981125	EP 98303936	A	19980519	199851 B
CA 2237454	A	19981123	CA 2237454	A	19980513	199919
US 5991293	A	19991123	US 97862303	A	19970523	200002

Priority Applications (No Type Date): US 97862303 A 19970523

Cited Patents: -SR.Pub

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
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EP 880259	A2	E	14 H04M-009/00	
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Designated States (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT  
LI LT LU LV MC MK NL PT RO SE SI

US 5991293	A		H04L-012/66	
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CA 2237454	A		H04M-011/06	
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Abstract (Basic): EP 880259 A

The circuit arrangement for providing simultaneous telephone functionality and data connectivity to a personal computer (PC) connected to a telephone system, which includes a key service unit (KSU) and a number of digital key sets. The PC is connected to a port of the KSU and to one of the digital key sets via an adaptor circuit, and the port is adapted to carry a pair of data channels (2b) and a signalling and control channel (D) for a TCM link. The adaptor circuit has a first TCM port for connection to the KSU, a second TCM port for connection to the digital key set, and a third port for connection to the PC. The third port includes a first circuit for interfacing to single channel serial data.

A PC is programmed to provide telephone functionality by generating and responding to telephone signalling and control data for data generation and reception. The PC has a second circuit for interfacing to a second circuit for interfacing to single channel serial data port and is also programmed to multiplex and demultiplex data generated for either telephone or data processing for generating a single channel data stream for transmission between the two interface circuits using a predetermined protocol. The adaptor circuit also includes a processing unit, control circuitry, and a multiplexer or demultiplexer circuitry for multiplexing TCM data to single channel serial data or demultiplexing single channel data to TCM data. The control circuitry responds to commands from the processor to route signalling data to and from the key-set and the PC to the KSU, and to always route one of the B-channels to the key-set when it is in use, and otherwise connects both B-channels to the PC.

USE - Telephone switching system or key-telephone system.

ADVANTAGE - Adaptor circuit allows data connectivity to data service such as **Internet network** simultaneously with telephone functionality using either PC or key-set.

Dwg.2/6

Title Terms: CIRCUIT; ENABLE; CONNECT; PERSON; COMPUTER; PORT; KEY; TELEPHONE; SYSTEM; ADAPT; CIRCUIT; CONNECT; SR; SINGLE; CHANNEL; DATA; LINK; GENERATE; RECEIVE; SERIAL; DATA; STREAM; ENCAPSULATE; MESSAGE; RELATED; LINK; CONTROL; TELEPHONE; FUNCTION

Derwent Class: W01

International Patent Class (Main): H04L-012/66; H04M-009/00; H04M-011/06

International Patent Class (Additional): H04J-003/16; H04L-012/28;

H04L-012/50; H04M-007/12

File Segment: EPI

6/5/8 (Item 8 from file: 350)

DIALOG(R)File 350:DERWENT WPIX

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011996470 \*\*Image available\*\*

WPI Acc No: 1998-413380/199835

XRPX Acc No: N98-321746

Polarisation-independent Fabry-Perot filter - has two quarter wave plates with phase modulator between them with their optical axes at right angle

and optical axis of modulator bisecting them

Patent Assignee: UNIV COLORADO (COLS )

Inventor: JOHNSON K M; LIU J; SHARP G D; WONG C S

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 5781268	A	19980714	US 96629976	A	19960409	199835 B

Priority Applications (No Type Date): US 96629976 A 19960409

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
US 5781268	A	15	G02F-001/1335	

Abstract (Basic): US 5781268 A

The filter (100) includes a Fabry-Perot cavity formed by two opposed mirrors (15,17). There are two quarter wave plates within the Fabry-Perot cavity and a phase modulator (10) between them. The optical axes of the two quarter-wave plates (20,30) are perpendicular to each other and at an angle of plus or minus 45 deg. ( $\pi/4$ ) to the optical axis of the phase modulator. In reflection mode, one of the mirrors has reflectivity of about 1. In transmission reflection mode both of the mirrors have reflectivity less than 1.

The filter does not have entrance or exit polarisers. The phase modulator is a nematic liquid crystal cell or an analogue smectic liquid crystal phase modulator. The smectic liquid crystal cell has a chevron or tilted layer alignment. The phase modulator can also be a homeotropically aligned liquid crystal cell or a smectic liquid crystal cell with a chevron or tilted layer alignment. The quarter wave plates are true zero order quarter wave plates at the design wavelength and are formed by oblique deposition of metal oxide thin films. The quarter wave plates are formed by a cured coating of liquid crystal polymer or from stretched polymer films.

USE - For telecommunications network .

ADVANTAGE - Polarises light of arbitrary unselected polarisation.

Dwg.1/7

Title Terms: POLARISE; INDEPENDENT; FABRY; PEROT; FILTER; TWO; QUARTER; WAVE; PLATE; PHASE; MODULATE; OPTICAL; AXIS; RIGHT; ANGLE; OPTICAL; AXIS; MODULATE; BISECT

Derwent Class: P81; U14; V07; W02

International Patent Class (Main): G02F-001/1335

International Patent Class (Additional): G02F-001/139

File Segment: EPI; EngPI

6/5/9 (Item 9 from file: 350)

DIALOG(R)File 350:DERWENT WPIX

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011526954 \*\*Image available\*\*

WPI Acc No: 1997-503440/199746

XRPX Acc No: N97-419604

Telephone network with speech recognition system - has telephones connected to speech recogniser that uses selected vocabulary subsets depending on calling and called sites

Patent Assignee: NORTHERN TELECOM LTD (NELE )

Inventor: WONG C

Number of Countries: 019 Number of Patents: 003

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 9737481	A1	19971009	WO 97CA8	A	19970109	199746 B
EP 890249	A1	19990113	EP 97900059	A	19970109	199907
			WO 97CA8	A	19970109	
US 5905773	A	19990518	US 96623635	A	19960328	199927

Priority Applications (No Type Date): US 96623635 A 19960328

Cited Patents: EP 105441; EP 45941; EP 568979; US 5091947; US 5165095; US 5390278

Patent Details:

Patent No	Kind	Lat	Pg	Main IPC	Filing Notes
WO 9737481	A1	E	23	H04M-001/27	
Designated States (National): CA					
Designated States (Regional): AT BE CH DE DK ES FI FR GB GR IE IT LU MC					
NL PT SE					
EP 890249	A1	E		H04M-001/27	Based on patent WO 9737481
Designated States (Regional): DE FR GB SE					
US 5905773	A			H04M-001/64	

Abstract (Basic): WO 9737481 A

The telephone system has a number of subscribers connected to a subset of the telephone system, e.g. the employees of an enterprise housed in a number of locations. Vocabulary databases of employee names at each location are maintained in addition to location vocabulary and a set of commands. Speech recognition parameters are maintained relevant to each calling location.

When a user requires to place a call, the name of the called person is stated. The speech recogniser loads the local database, identifies the called name and places the call. If the name is preceded by a location, then the databases for that location are used. Different speech handling can be provided for each site.

ADVANTAGE - Allows users in identifiable locations to call other subscribers in known areas. Reducing complexity of speech recognition vocabulary. Dynamically selecting speech recognition acoustic model sets, used in simulated telephone operator.

Dwg.3/4

Title Terms: TELEPHONE; NETWORK ; SPEECH; RECOGNISE; SYSTEM; TELEPHONE; CONNECT; SPEECH; RECOGNISE; SELECT; VOCABULARY; SUBSET; DEPEND; CALL; CALL; SITE

Derwent Class: P86; W01; W04

International Patent Class (Main): H04M-001/27; H04M-001/64

International Patent Class (Additional): G10L-005/06

File Segment: EPI; EngPI

6/5/10 (Item 10 from file: 350)

DIALOG(R) File 350:DERWENT WPIX

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009658468

WPI Acc No: 1993-352020/199344

XRPX Acc No: N93-271525

Signalling protocol for cellular radiotelephone system - has data format including data packet label and information block including message and source software identification

Patent Assignee: TELEFONAKTIEBOLAGET ERICSSON L M (TELF )

Inventor: WONG C

Number of Countries: 011 Number of Patents: 012

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 9321715	A1	19931028	WO 93SE301	A	19930407	199344 B
AU 9339648	A	19931118	AU 9339648	A	19930407	199410
SE 9304086	A	19940207	WO 93SE301	A	19930407	199412
			SE 934086	A	19931208	
GB 2271490	A	19940413	WO 93SE301	A	19930407	199413
			GB 9318829	A	19930910	
TW 225076	A	19940611	TW 93102828	A	19930414	199427
BR 9305462	A	19941108	BR 935462	A	19930407	199501
			WO 93SE301	A	19930407	
US 5408419	A	19950418	US 92868194	A	19920414	199521
AU 663452	B	19951005	AU 9339648	A	19930407	199547
GB 2271490	B	19960131	WO 93SE301	A	19930407	199608
			GB 9318829	A	19930910	
NZ 251791	A	19960227	NZ 251791	A	19930407	199614
IT 1260916	B	19960429	IT 93TO249	A	19930413	199701
CN 1078585	A	19931117	CN 93104467	A	19930414	199710

Priority Applications (No Type Date): US 92868194 A 19920414

Cited Patents: US 4488288

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
WO 9321715	A1	41		H04L-012/56	
				Designated States (National): AU	BR CA GB KR NZ SE
AU 9339648	A			H04L-012/56	Based on patent WO 9321715
GB 2271490	A	1		H04L-012/56	Based on patent WO 9321715
BR 9305462	A			H04Q-007/04	Based on patent WO 9321715
US 5408419	A	15		G06K-013/00	
AU 663452	B			H04L-012/56	Previous Publ. patent AU 9339648 Based on patent WO 9321715 Based on patent WO 9321715
GB 2271490	B	1		H04L-012/56	Based on patent WO 9321715
SE 9304086	A			H04L-012/56	
TW 225076	A			H01L-029/06	
NZ 251791	A			H04B-007/26	
IT 1260916	B			H04M-000/00	
CN 1078585	A			H04B-007/26	

Abstract (Basic): WO 9321715 A

The protocol for a data **network** comprises a data packet label identifying a source and destination, an information block and originating software identification. The information block includes a message being sent from source to destination. Pref. it also includes the software packet identification.

The **network** may be a cellular radio telecommunications **network**. The message may relate to provision of automatic roaming service. It may be part of a handshaking procedure between two mobile switching centres prior to the exchange of additional messages. It may be a location update message or a location update accepted message.

USE/ADVANTAGE - Enables sufficient data transmission between cellular telephone exchanges. Identifies exchange software package.

Dwg.24

Title Terms: SIGNAL; PROTOCOL; CELLULAR; RADIOTELEPHONE; SYSTEM; DATA; FORMAT; DATA; PACKET; LABEL; INFORMATION; BLOCK; MESSAGE; SOURCE; SOFTWARE; IDENTIFY

Derwent Class: W01

International Patent Class (Main): G06K-013/00; H01L-029/06; H04B-007/26; H04L-012/56; H04M-000/00; H04Q-007/04

International Patent Class (Additional): H04L-029/06; H04Q-007/22; H04Q-007/24

File Segment: EPI

6/5/11 (Item 11 from file: 350)

DIALOG(R)File 350:DERWENT WPIX

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008291624 \*\*Image available\*\*

WPI Acc No: 1990-178625/199023

XRPX Acc No: N90-138861

Establishing carrier independent network services - decoding feature and voice information and transmitting on signalling link over public network

Patent Assignee: NORTHERN TELECOM LTD (NELE )

Inventor: EDDISFORD A F; GARA G; LEWIS H E; RITENOUR G D; WONG C L

Number of Countries: 012 Number of Patents: 011

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 4924500	A	19900508	US 89353089	A	19890517	199023 B
EP 398183	A	19901122	EP 90108926	A	19900511	199047
AU 9053793	A	19901122				199103
NO 9001936	A	19901119				199104
JP 2311065	A	19901226	JP 90123227	A	19900515	199107
CN 1047427	A	19901128				199132
CA 1312394	C	19930105	CA 609111	A	19890823	199307
EP 398183	A3	19921223	EP 90108926	A	19900511	199344
EP 398183	B1	19951220	EP 90108926	A	19900511	199604
DE 69024257	E	19960201	DE 624257	A	19900511	199610

04686786/9  
DIALOG(R) File 16:Gale Group PROMT(R)  
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04686786 Supplier Number: 46898697 (THIS IS THE FULLTEXT)  
Business To Business On The Internet: Using The Web To Cut Costs And Build  
Sales

Computer Reseller News, pP34

Nov 18, 1996

ISSN: 0893-8377

Language: English Record Type: Fulltext

Document Type: Magazine/Journal; Trade

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TEXT:

1 Few VARs, dealers or systems integrators that have made the move online and have incorporated Internet technology into their business models can dispute its benefits. Whether the goal is increasing revenue, streamlining business processes or enhancing productivity, the Internet is changing the way resellers operate.

2 For some, the Internet is the ultimate marketing tool-a method of getting messages to thousands of individuals and companies around the globe, and providing easy access to annual reports, press releases, new product demos and E-mail.

3 For others, the Net is something even more sophisticated:electronic commerce-enabled Web sites that include electronic catalogs, online ordering mechanisms and technical-support engines that feed directly into a company's internal financial and manufacturing/distribution systems.

X Vienna, Va.-based BTG Inc., a long-time government VAR, was an early adopter of Internet technology. The company posts its products on electronic catalogs and provides online ordering and customer support via the Net. The VAR also sells Internet products and services, including intrusion detection and firewalls, encryption software and security architectures, as well as Web design services and intranet integration.

"We come to this new phenomenon called Internet with a vast array of people and projects," said Jack Hughes, BTG's chief financial officer. "As a result, we have been able to make a transition from the federal government to the commercial world fairly easily."

BTG's investment in the Internet to date is in excess of "hundreds of thousands of dollars," said the company's vice president, Paul Collins. "We're constantly adding and constantly modifying it, so it's a continual investment," Collins added, noting the VAR has nearly 80 people working on elements of this ongoing project.

"If we didn't have that capability, we would start losing business. We view it as an essential element to stay in business," he said. "We are an early and strong advocate of the capability of [the] Net and expect it to continue to be just as revolutionary as it has been to date."

Corporate reseller Inacom Corp., Omaha, Neb., has been online since 1991, conducting "electronic commerce" before widespread adoption of the term. The company developed a proprietary Windows-based product that included an electronic catalog with information about 40,000 Inacom products and a quotation-configuration and electronic ordering system. More than 900 reseller and end-user customer locations throughout the world are connected to the system, known as Vision 2000.

Through the years, the system has been enhanced to be aligned with customer requirements and needs, but it has always been a high-maintenance software application, requiring nightly downloads and frequent revisions, according to Wynn Obermeyer, director of field services for Inacom's Information Services Division.

Transferring the platform to the Internet will let the company provide the service to its customers without some of the maintenance headaches, he said.

"By moving this platform over to the Internet, we can give our resellers and dealers access to a host of information, and less expensive maintenance," Obermeyer said. "They don't have to worry about getting nightly downloads or how accurate the information is that they're developing quotes on. We can give them the same functionality in the Internet-based system and give them less maintenance expenses, and better and more reliable information."

Inacom expects to have an Internet version of its Vision 2000 system by the end of November.

"All of the software we used was object-based. . . . We really needed a platform and the tools to become available [so we could] move this application logic already developed into an Internet system, and at the same time maintain browser independence," Obermeyer said. "That technology is now available. And working very closely with Microsoft [Corp.], we're developing a very state-of-the-art system that we'll be releasing very shortly that incorporates all of the logic and things we have learned in the last five years with our own proprietary product."

Obermeyer said approximately 90 percent of Inacom's resellers are using the software in some capacity.

The system is configured so resellers can see actual costs and markup margins, whereas the end user or customer does not.

Bringing the system to the Internet enables Inacom to reduce training costs by offering interactive online training-and online support. In addition, migrating to the Internet will enable Inacom to update the system more quickly and seamlessly.

But the Internet is not merely a cost-cutting vehicle for the company. "The system more than anything has driven sales rather than saved on expenses," he said. "We see we are able to capture customer accounts and bring resellers onboard just because we have these tools . . . [and] these electronic commerce capabilities."

Systems integrator Electronic Data Systems Corp., Dallas, is deploying Internet and intranet technology for its customers on the outside, as well as internally (some 35,000 employees worldwide are on the integrator's intranet).

Aside from design and development, EDS has gotten into the business of hosting Web sites. The company hosts and maintains about 100 sites to date and expects that number to grow significantly, according to Dan Lawson, EDS' vice president of marketing for Internet and new media.

"We see it as a foundation for [a] larger business opportunity," Lawson said, regarding the company's Internet strategy. "Over time, we've evolved beyond [providing] brochure content to do some significant things. There's a tremendous level of sophistication that creates compelling business opportunities for companies like EDS."

But not all resellers have the vast resources of an EDS.

Computer Associates International Inc., Islandia, N.Y., is one vendor hoping to make it easier for resellers and dealers to expand their Internet offerings. The company recently launched an Internet business division, called NetHaven, through which VARs can have Web sites designed, deployed, hosted and maintained for their clients without having to focus on the technical implementation or go through the growing pains associated with being an Internet provider. The company hopes this will enable VARs to couple Internet technology with Computer Associates' back-office products to deploy complete electronic-commerce solutions.

"If one of our VARs walks into a CIO and [the CIO] does not have an answer for his Internet strategy, it puts that VAR behind the eight ball in giving him a solution. [The Web is] moving beyond 'brochureware' to real commerce. The person [VARs are] shifting their attention to is the CFO," said Steve Mann, Computer Associates' director of product strategy for NetHaven.

VAR John Zetrouer, owner of Cerritos, Calif.-based Kom & Associates, added, "The VAR doesn't have to get heavily into the technical aspect, but it still allows us to make money by handling the transaction."

There are different levels of participation, from the client that just wants to post a Web page or an E-mail address, to one that wants to initiate electronic commerce, Zetrouer noted.

Zetrouer is setting up a separate company for Internet services, called A to Z Internet Marketing. He expects the new venture to bring in revenue of about \$1 million a year.

Kom & Associates generates about \$4 million in sales annually and is growing at about 48 percent a year, according to Zetrouer.

Until now, Zetrouer's own experience with the Internet has been somewhat bumpy. While the company has several Web pages, all are "quiet and hidden," he said. The VAR had offered technical support through its Web page, but when people from around the globe started knocking at this electronic doorway-people who were not likely to be Kom & Associates' customers-the company stopped offering the service.

Looking ahead, Zetrouer hopes to use the Internet to download products instead of having to buy in-store inventory-using the vendor or distributor as the fulfillment house-and to complete the orders electronically.

"Right now we can do that through E-mail, but there is no accounting that goes with it," he said. "We're all in a big blender right now. Someone's shaking us all up and finding the right way to approach it."

JACQUELINE HENRY is a freelance writer based in New York.

Related Article: [Tips For Resellers Of All Sizes](#)

- VARS: Building an Internet presence could be the key for those companies looking to expand from a vertical-market focus into additional horizontal or commercial activities.

- Systems Integrators: Larger players with extensive development resources and server capacity are building new services around designing and hosting Web sites for customers.

- Corporate Resellers: The Internet could become a cost-effective vehicle for reaching a reseller or dealer network, as well as a new method for providing timely technical support.

- Dealers: Large software developers including Computer Associates are working with smaller resellers to help them build Web resources, as well as new business offerings.

Related Article: [Tips Of The Trade: Internet As Sales Tool](#)

"[The Internet let us] transition from the federal government to the commercial world."

- VAR Jack Hughes, BTG

"By moving . . . to the Internet, we can give our resellers and dealers access to a host of information."

- Corporate Reseller Wynn Obermeyer, Inacom

"There is a tremendous opportunity to not just find new markets but to create new markets for products and services."

- Systems Integrator Dan Lawson, EDS

"We're all in a big blender right now. Someone's shaking us all up and finding the right way to approach it."

- VAR John Zetrouer, Kom & Associates

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NAICS CODES: 4214 (Professional and Commercial Equipment and Supplies Wholesalers); 51331 (Wired Telecommunications Carriers)

SPECIAL FEATURES: LOB

Set	Items	Description
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S4	488576	ORDER? OR BUY? OR PURCHASE?
S5	4074157	HELP? OR RETURN? OR PART? ? OR PARTS OR REPAIR? OR PROBLEM? OR SERVICE?
S6	248545	CUSTOMER? OR USER? OR SELLER? OR BUYER?
S7	7401266	AUTOMAT? OR ELECTRONIC? OR DIGITAL? OR COMPUTERI? OR EMAIL? OR TEMPLATE? OR FORM? OR QUESTIONNAIRE? OR ELECTRONIC() (MAIL? OR MESSAGE?)
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S10	36	S8 AND S9
S11	132	S1(10N)(S2 OR S4)(10N)S3
S12	36	S11 (S) S7
S13	13	S12 AND IC=G06F-017?
S14	29	S10 AND IC=G06F?
S15	40	S13 OR S14
S16	29	S15 AND IC=G06F-017?
S17	15	S16 NOT AD>971201
S18	15	IDPAT (sorted in <u>duplicate/non-duplicate order</u> )
S19	15	IDPAT (primary/non-duplicate records only)

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S19	65	RD (unique items)
S20	24	<u>S19 NOT PY&gt;1997</u>
S21	23	<u>S20 NOT PD&gt;971201</u> <i>Reviewed all</i>

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S17	53	RD (unique items)
S18	23	S17 NOT PY>1997
819	23	S18 NOT PD>971201

*Reviewed all*

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OR SERVICE?  
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S10 441 S8 AND S9  
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S18 75 S16 OR S17  
S19 74 RD (unique items)  
S20 24 S19 NOT PY>1997  
S21 24 S20 NOT PD>971201 *reviewed all*

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S16	16	S15 NOT AD>971201
S17	16	IDPAT (sorted in duplicate/non-duplicate order)
S18	16	IDPAT (primary/non-duplicate records only) <i>Received 01.06.01</i>

File 348:European Patents 1978-2000/Jun W03

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File 349:PCT Fulltext 1983-2000/UB=, UT=20000525

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Set	Items	Description
S1	148	AU=(WONG C? OR WONG, C?)
S2	2	S1 AND IC=G06F-017/60
S3	19	S1 AND (WWW OR WORLD()WIDE()WEB OR ONLINE OR INTERNET? OR - NETWORK? OR WEB() (PAGE? OR BASE?) OR HOMEPAGE? OR WEBPAGE? OR WEBBASE?)
S4	20	S2 OR S3

S5 20 IDPAT (sorted in duplicate/non-duplicate order) *Received a 11*  
S6 17 IDPAT (primary/non-duplicate records only)

File 348:European Patents 1978-2000/Jun W03

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Set	Items	Description
S1	252	AU=(WONG C? OR WONG, C?)
S2	1	S1 AND IC=G06F-017/60
S3	10	S1 AND (WWW OR WORLD()WIDE()WEB OR ONLINE OR INTERNET? OR - NETWORK? OR WEB()PAGE? OR BASE?) OR HOMEPAGE? OR WEBPAGE? OR WEBBASE?)
S4	11	S2 OR S3
S5	11	IDPAT (sorted in duplicate/non-duplicate order)
S6	11	IDPAT (primary/non-duplicate records only) <i>revered w/</i>
File 344:Chinese Patents ABS	Apr 1985-2000/Feb	
	(c)	2000 European Patent Office
File 347:JAPIO	Oct 1976-2000/Jan	(UPDATED 000611)
	(c)	2000 JPO & JAPIO
File 350:DERWENT WPIX	1963-2000/UD=,	UM=, & UP=200030
	(c)	2000 Derwent Info Ltd